

# 2019 Performance Report

Fidelidade Group



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# THIS REPORT

## THIS REPORT

This is the 7<sup>th</sup> Sustainability Report of Fidelidade, which reports the Group's activity in 2019 and presents the performance and practices of economic, social and environmental nature of the companies operating in Portugal. This year, we have reported on two companies for the first time: Cares and Fidelidade - SGOIC. We chose to refer to all 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.)<sup>1</sup>
- **Cares** (Cares - Assistência e Reparações, S.A.)<sup>2</sup>
- **Fidelidade - SGOIC** (Fidelidade - Sociedade Gestora de Organismos de Investimento Coletivo, S.A.)<sup>3</sup>

## ASSOCIATED BRANDS

**GEP** is the company responsible for expert assessments and investigations of the insurance companies within the Fidelidade Group.

**Fidelidade Car Service** focuses on the provision of auto repair services and is also authorised to provide rent-a-car services.

**Cares** is a company dedicated to real estate assistance, certified by ISO 9001.

**Safemode** is the centre of competence of the Fidelidade Group, able to assess and quantify different types of risks and suggest measures to prevent and mitigate them.

## REAL ESTATE BUSINESS

**Fidelidade Property** is the company of the Group that performs real estate management, an activity that has been growing in the investment portfolio of the insurance sector.

**Fidelidade - SGOIC** is a company that manages collective investment undertakings in the markets of Southern Europe.

## INSURANCE COMPANIES

**Fidelidade's** mission is to support the development and the construction of a sustainable society. It undertakes to educate, serve, follow up and take care of people throughout their lives, with innovative products and services that effectively protect them, so that life won't stop.

**OK! teleseguros** is dedicated to marketing insurances through remote channels, and it seeks to provide a service of excellence to its customers, making the insurance a simple, accessible and innovative product, supported by new technologies.

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<sup>1</sup> 2019 was the first year that Fidelidade Property reported economic and environmental indicators

<sup>2</sup> 2019 was the first year that Cares reported an indicator

<sup>3</sup> 2019 was the first year that Fidelidade - SGOIC reported an indicator

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**Multicare** is the health insurance company of the Fidelidade Group. Market leader, with a vast Network of Healthcare Providers, Multicare invests in prevention and in the marketing of products and services that effectively protect the health of people during the different stages of their lives.

**Fidelidade Assistance** is an insurance company specialised in assistance and legal protection services, market leader in Portugal.

## OUR VISION FOR SUSTAINABLE DEVELOPMENT

What started as a differentiated and humanistic attitude by employees who followed up cases of accidents and suspended lives, gave rise to one of the most basic guiding principles of the Fidelidade Group's culture, nurtured by all of us on a daily basis.

It is translated into the Wecare values and spirit, based on the humanistic principle of intervention of our companies and the maximum duty of the insurance activity of providing for the recovery of people's quality of life, business sustainability, reducing risk, creating innovative solutions and improving performance.

Our contribution to sustainable development reflects our vision of a social responsibility that we intend to take on in the societies where we operate. We do it through responsible management and by integrating sustainability in our offer.

## OUR PRIORITIES

In 2016, we started a new strategic cycle for sustainability, through the performance of a new consultation to the stakeholders, with the purpose of listening to their concerns and expectations once again and reconcile them with our business strategy. Every year, we review the topics identified in that consultation in order to adjust them to the priorities and to the context of the Group and society.

The reading of this document must be complemented by the 2019 Sustainability Report, where we share the priority issues, our contribution to the Sustainable Development Goals (SDGs) and our global strategy for Sustainable Development.

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

## EXTERNAL VERIFICATION

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

## DOUBTS AND CLARIFICATIONS

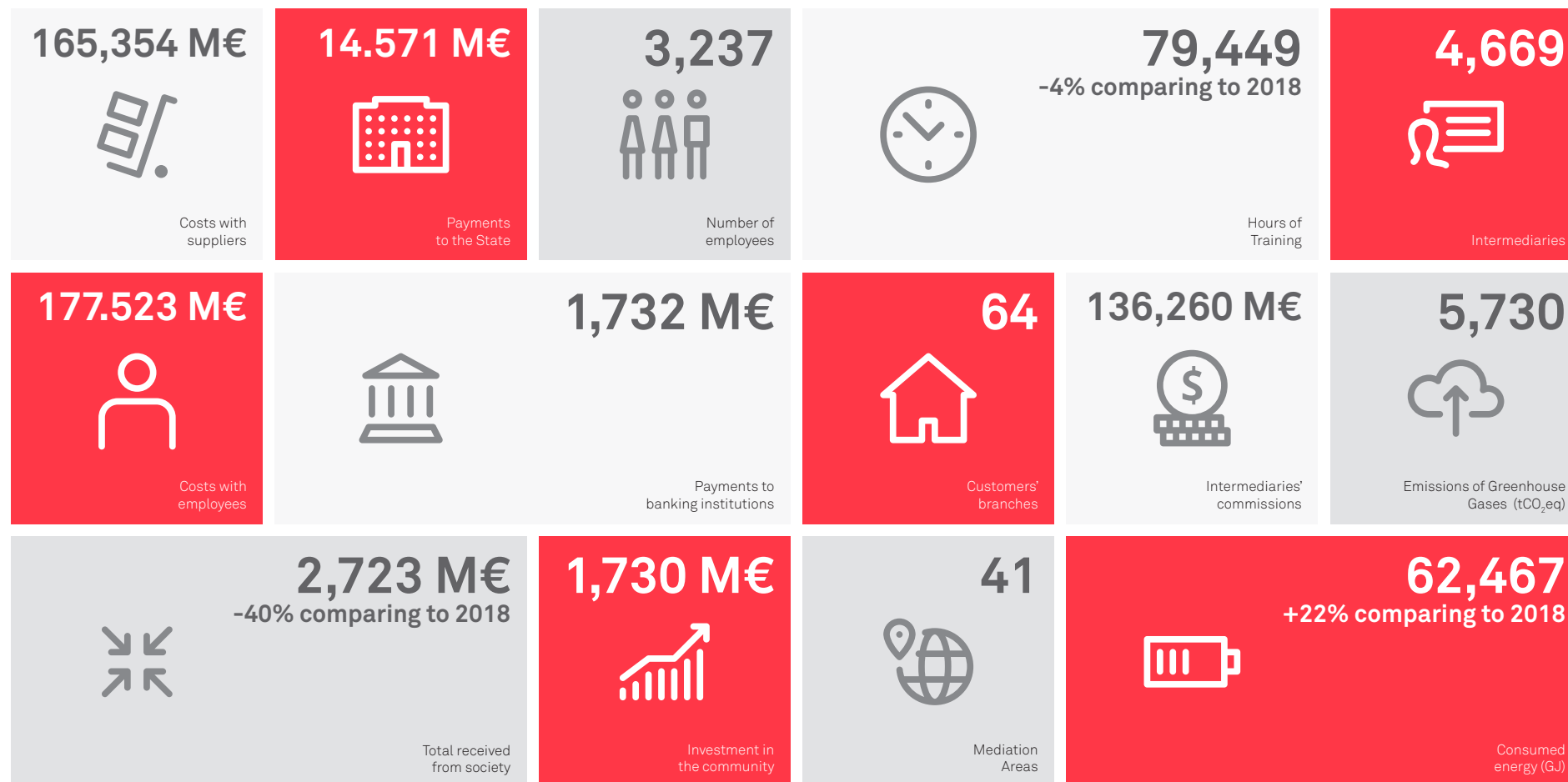
Any additional information requests, clarification requests or suggestions about this document may be sent to:  
[fidelidade@fidelidadecomunidade.pt](mailto:fidelidade@fidelidadecomunidade.pt).

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# FIDELIDADE IN 2019



## 2019 Key Indicators<sup>4</sup>



<sup>4</sup> Consolidated figures concerning the companies considered within the scope of this report: Fidelidade, Multicare, Via Directa, Fidelidade Assistance, Safemode, GEP, Fidelidade Car Service, Fidelidade Property, Cares, Fidelidade - SGOIC.

## A TRUSTWORTHY GROUP

Throughout 2019, the Fidelidade Group was the most awarded and acknowledged insurance operator, recognised as a reference brand by the Portuguese, which proves the success of its investment in innovative solutions in the area of protection and assistance. The appreciation by consumers is the recognition that the humanisation and proximity strategy reinforced in the Group has been the most successful.

Fidelidade and Multicare have been identified as “Top of Mind” brands of excellence by consumers in the insurance sector. This distinction rewards brands that stand out for their proximity, trust, affinity, satisfaction and reputation.

Regarding the Marktest Reputation Index, Fidelidade was again distinguished in the category of insurance company in Portugal, with a result of 65.68% in the reputation index.

Multicare was also distinguished in the category Health Insurances.

OK! teleseguros was, for the 3rd consecutive year, considered the most reputable brand in its category, Direct Insurance Companies, with a reputation index of 55.23.

In addition to being elected Consumer Choice in the “Insurance Companies” category, Fidelidade also received the distinction of “Excellentia 2019 Consumer Choice”, which distinguishes the best customer-oriented organisational practices.

OK! teleseguros won the 2019 Consumer Choice award, in the category of Direct/Online Insurance Companies, with an overall satisfaction index of 80.39%.

OK! teleseguros received the 2019 Cinco Estrelas Award, in the category of Direct/Online Insurance Company, with an overall satisfaction of 72.90%.

In 2019, Fidelidade was once again distinguished as a Trusted Brand in “Life and Asset Insurance” (for the 18th consecutive time) and in “Motor Insurance” (for the 3rd consecutive year).

The 2019 Marketeer Award was handed out to Fidelidade, which was the most voted brand in the Insurance category.

The Smart Drive project was distinguished at the 2019 Portugal Digital Awards and won in the category of Best Digital Product & Customer Experience.

Projects “Just In Case”, “Faustudo” and “Fidelidade Pets” were also distinguished with honourable mentions in the same category.

Fidelidade was considered the best company in the promotion of social responsibility initiatives and practices involving its employees and the management of people/human resources for the second consecutive year. The “Empresas Mais” awards are promoted by Human Resources Portugal among its readers.

The Group won the Best Real Estate Project in the subcategory “Urban Rehabilitation - Offices” through Fidelidade Property Europe, SA, which ensures the management of real estate investments. This distinction, awarded at the 1st edition of the Expresso and SIC Notícias Real Estate Awards, highlighted the rehabilitation work carried out by Fidelidade in the new registered office of the law firm Vieira de Almeida & Associados, located in the area of Santos in Lisbon.

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In the 3rd Edition of the Gold Awards, Fidelidade won the In-house Legal Team of the Year award of the insurance market in the Iberian Peninsula. Among the nominees were four of the largest insurance companies operating in the Spanish market, and Fidelidade was distinguished for the excellence work carried out by its legal team, in the various areas of activity and in the multiple geographies where the company operates.

Multicare was distinguished with the Gold Trophy, in the category of Health Insurance, by the Portuguese Association of Contact Centers Best Awards, which awards the implementation and adoption of good organisational practices in the activity of contact centres in Portugal.

## **RENEWAL OF CERTIFICATIONS**

### **Via Directa**

Renewal of the Bureau Veritas Certification within the scope of Motor, Home Multi-risk, Personal Injuries and Health products, according to NP EN ISO 9001:2015.

### **Car Service**

Renewal of the CZ certification, with a 5-star rating for the FCS Units of Porto and Queluz, with zero non-conformities.

### **GEP**

Acknowledgement of quality by the Training Entities Certification System managed by the Quality and Certification Service Directorate (DSQA) of the Directorate-General for Employment and Labour Relations (DGERT), in order to validate the quality of dynamic training and optimise Training Management Procedures.

### **Fidelidade Assistance**

Maintenance of Quality Certification by APCER, according to ISO 9001:2015, with zero non-conformities. Renewal of the EFR Certification (Family Responsible Company) by the Más Familia Foundation, according to standard EFR 1000-2.

### **CARES**

Renewal of the Quality Management System certification NP EN ISO 9001:2015, in the provision of repair, restoration, assembly and improvement services to be performed in buildings and contents thereof.

### **Fidelidade**

Submitted to the 1st follow-up audit for the maintenance of the APCC 2018 quality seal valid for 3 years.

### **EAPS**

Maintenance of the quality management system certification, within a follow-up audit performed by APCER.

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# GENERAL CONTENTS

Organisation Profile of  
the Fidelidade Group

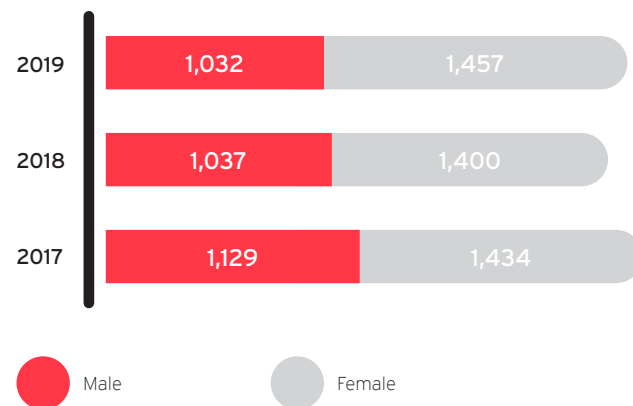
## 102-7: Dimension of the organisation including total personnel

## 102-8: Information regarding employees and other workers

### FIDELIDADE

As at 2019, Fidelidade has nearly 2,489 employees.

#### Total employees by gender

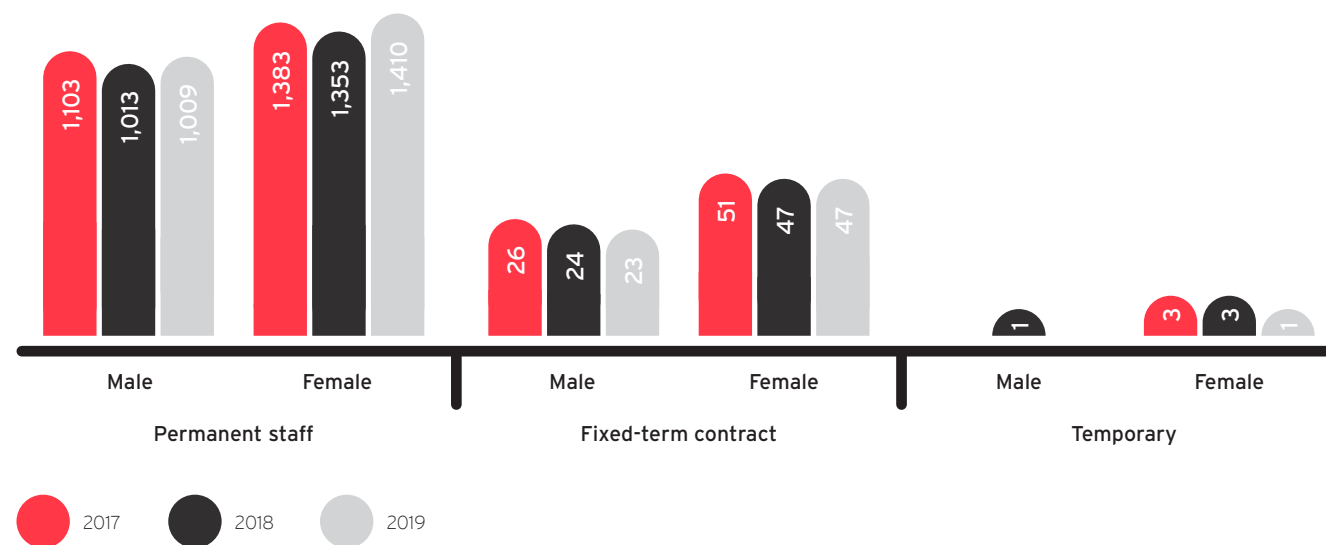


**Unit:** Values expressed in number of employees by gender. 84 employees (36 male and 48 female with contracts with Fidelidade, but assigned to other companies of the Group).<sup>5</sup>

<sup>5</sup> All situations shall be underlined in this document involving assignment of Fidelidade's employees to other companies covered by this document.

As at 2019, 97% of Fidelidade's employees are part of the permanent staff of the company and only 1 worker has a temporary contract.

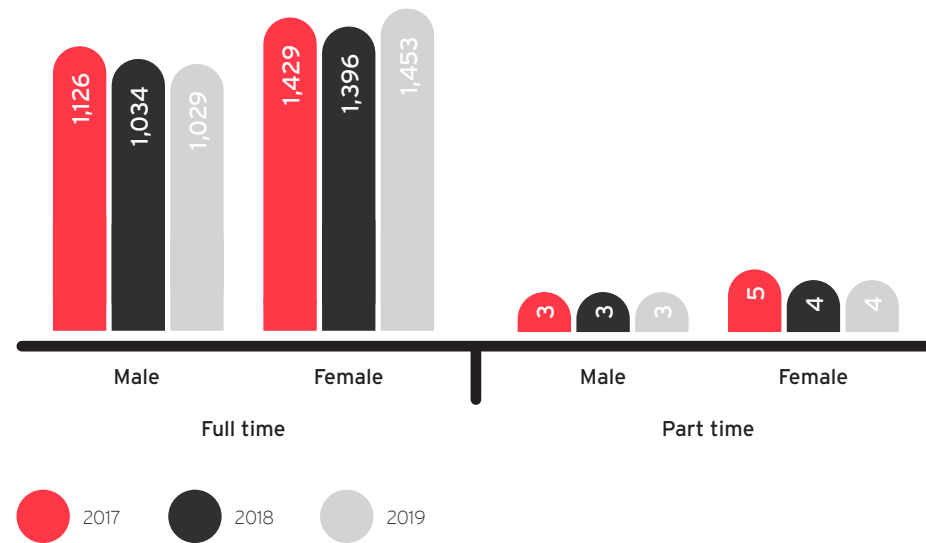
### otal employees by type of contract and gender



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

As at 2019, 99,7% of Fidelidade's employees work full time, the percentage remaining the same throughout time.

#### Total employees by type of employment

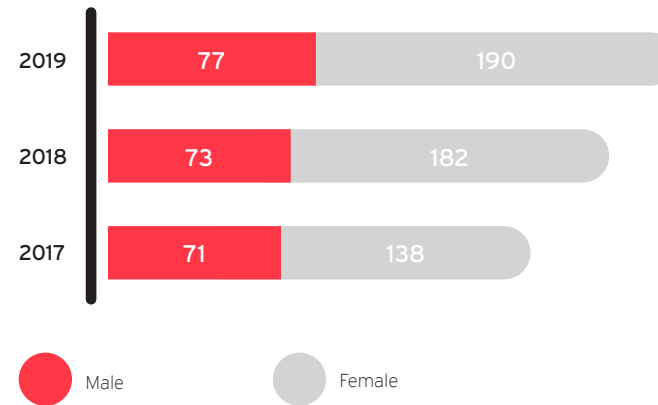


**Unit:** Values expressed in number of employees by type of employment and gender.

#### **MULTICARE**

As at 2019, Multicare has 267 employees, a 5% increase compared to 2018.

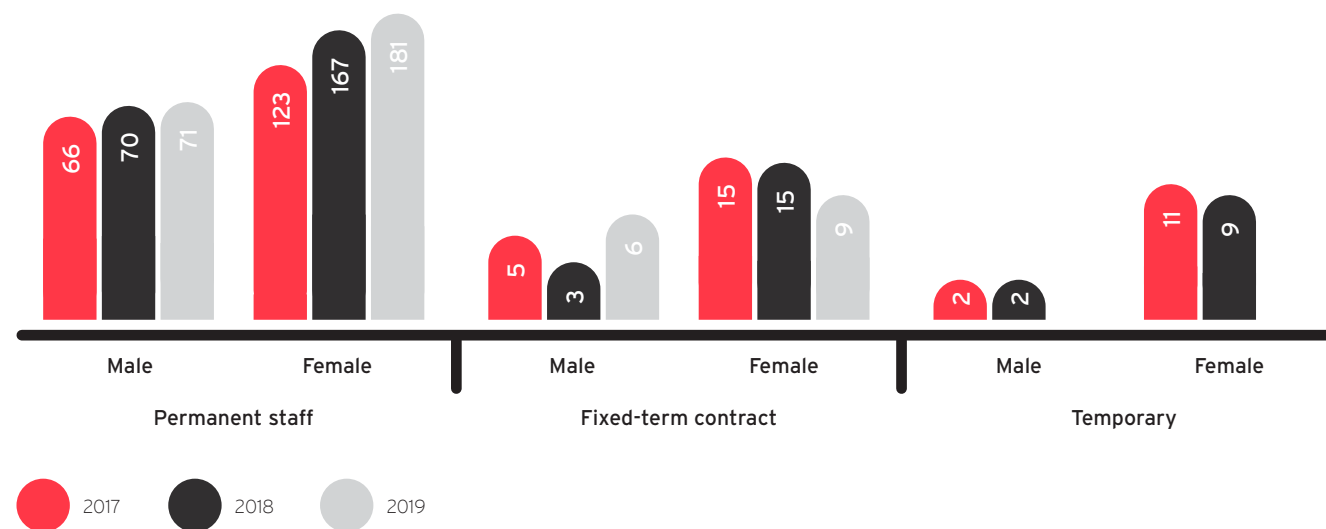
#### Total employees by gender



**Unit:** Values expressed in number of employees by gender.

As at 2019, 94% of Multicare's employees are part of the permanent staff of the company.

**Total employees by type of contract and gender**

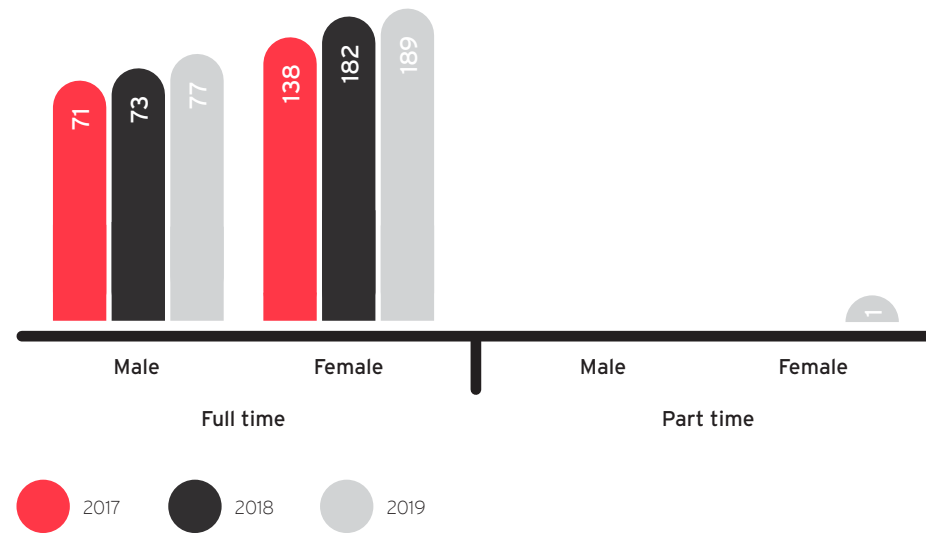


**Unit:** Values expressed in number of employees by type of contract and gender.



As at 2019, 99,6% of the employees work full time. Only 1 employee works part-time.

#### Total employees by type of employment

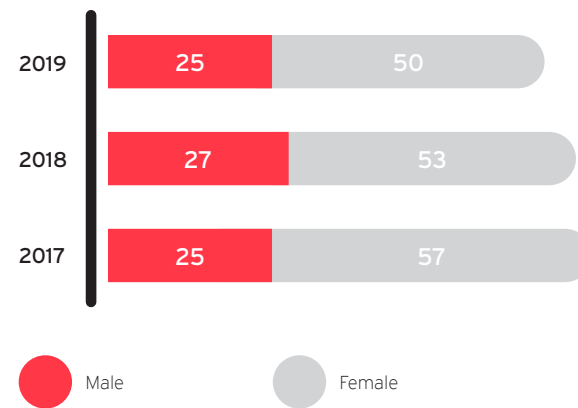


**Unit:** Values expressed in number of employees by type of employment and gender.

#### **OK! TELESEGUROS**

The total number of employees of OK! telesegueros decreased 6% compared to 2018. As at 31 December 2019, OK! telesegueros had 75 employees.

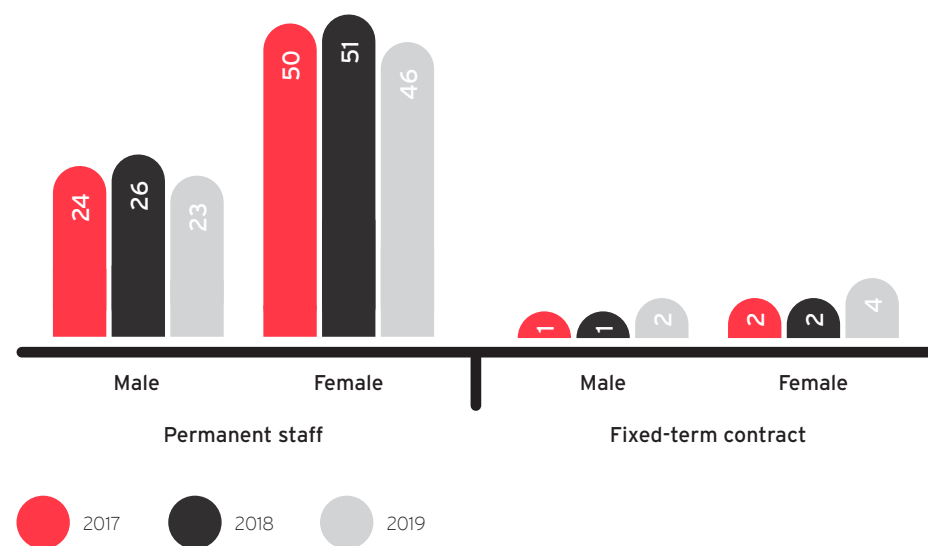
#### Total employees by gender



**Unit:** Values expressed in number of employees by gender.

As at 2019, 92% of Via Directa's employees are part of the permanent staff of the company and there are no workers under temporary contracts.

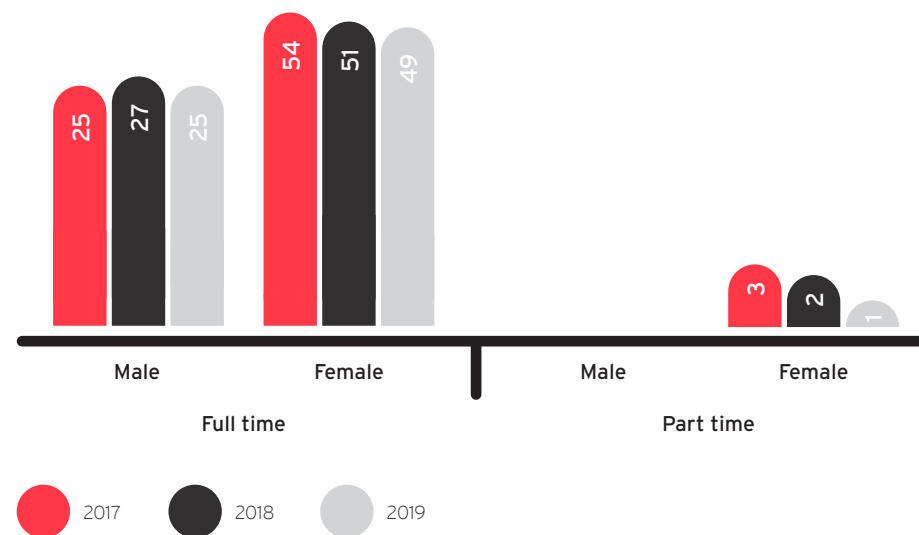
### Total employees by type of contract and gender



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

As at 2019, 99% of the employees work full time.

### Total employees by type of employment

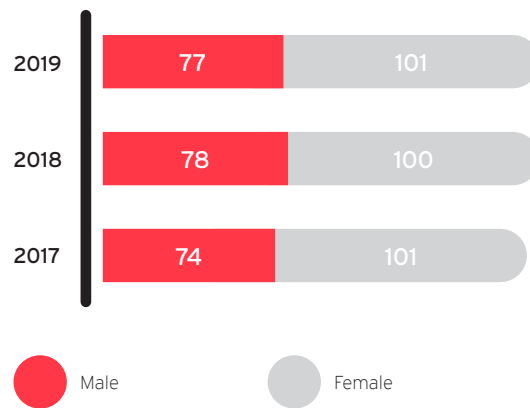


**Unit:** Values expressed in number of employees by type of employment and gender.

## FIDELIDADE ASSISTANCE

As at 2019, Fidelidade Assistance had 178 employees, the same as in the previous year.

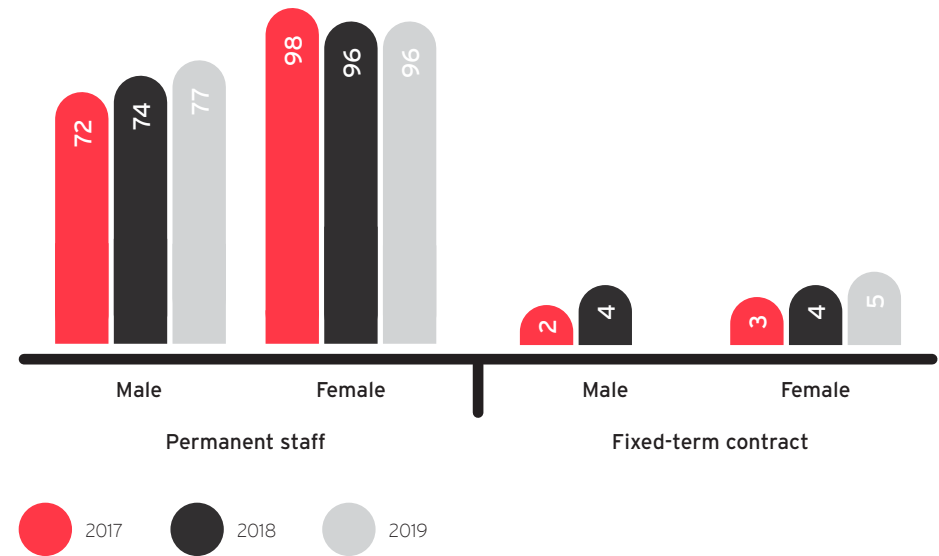
### Total employees by gender



Unit: Values expressed in number of employees by gender.

As at 2019, 97% of the employees are part of the permanent staff of Fidelidade Assistance and there are no workers under temporary contracts.

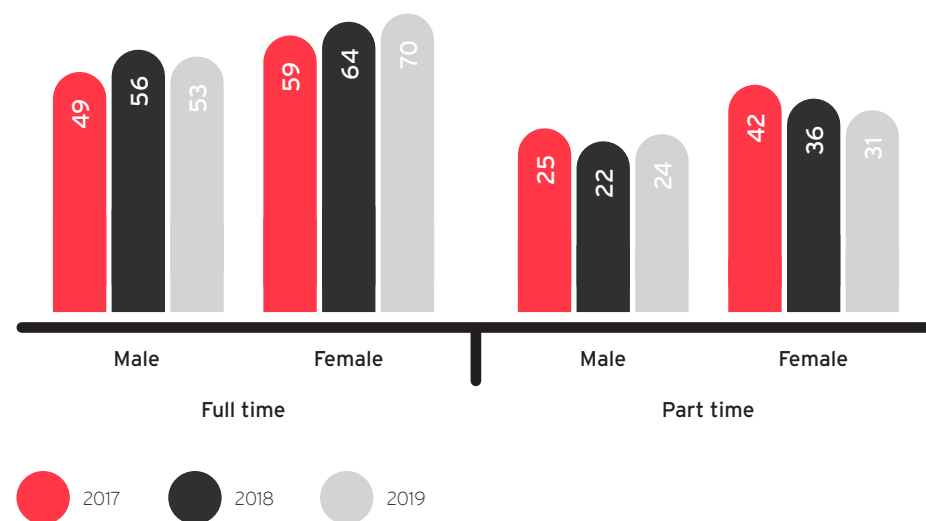
### Total employees by type of contract and gender



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

As at 2019, 69% of the employees of Fidelidade Assistance work full time.

### Total employees by type of employment

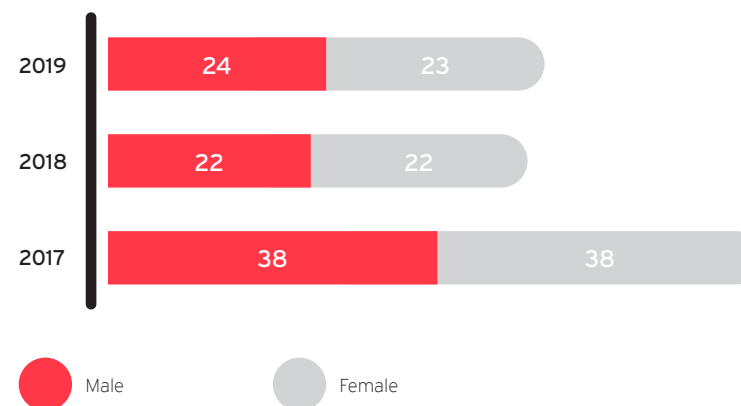


**Unit:** Values expressed in number of employees by type of employment and gender.

### **SAFEMODE**

As at 2019, Safemode had 47 employees.

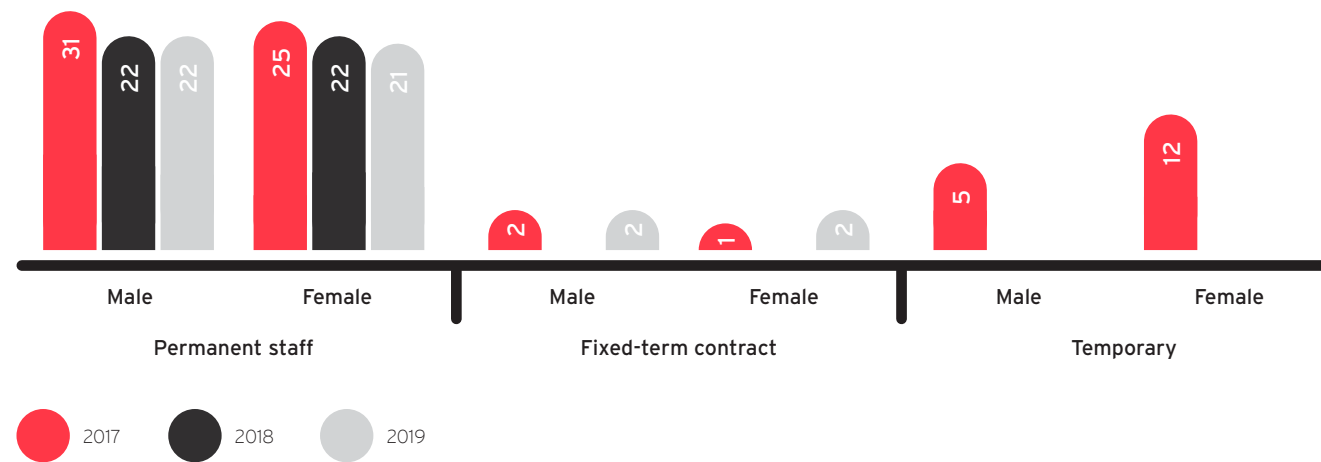
### Total employees by gender



**Unit:** Values expressed in number of employees by gender.

As at 2019, 91% of the employees are part of the permanent staff of the company.

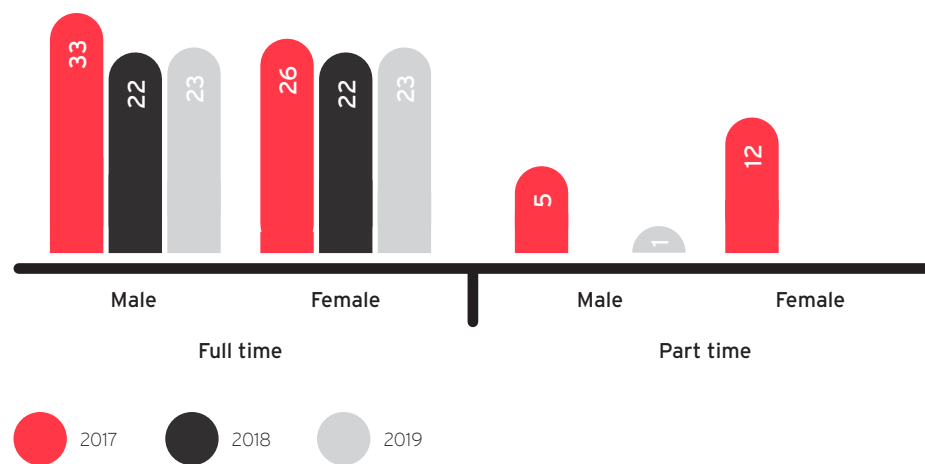
**Total employees by type of contract and gender**



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

As at 2019, 98% of Safemode's employees work full time.

### Total employees by type of employment

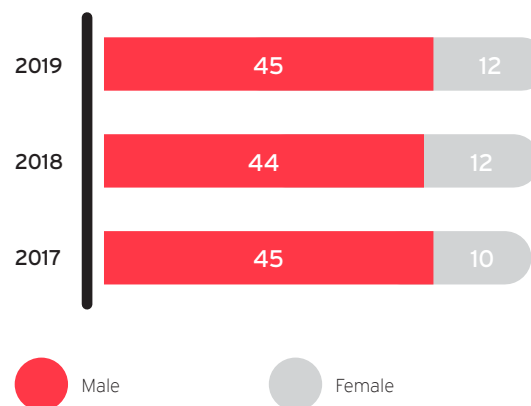


**Unit:** Values expressed in number of employees by type of employment and gender.

### **GEP**

As at 2019, a GEP had 57 employees, 1 more employee than in 2018.

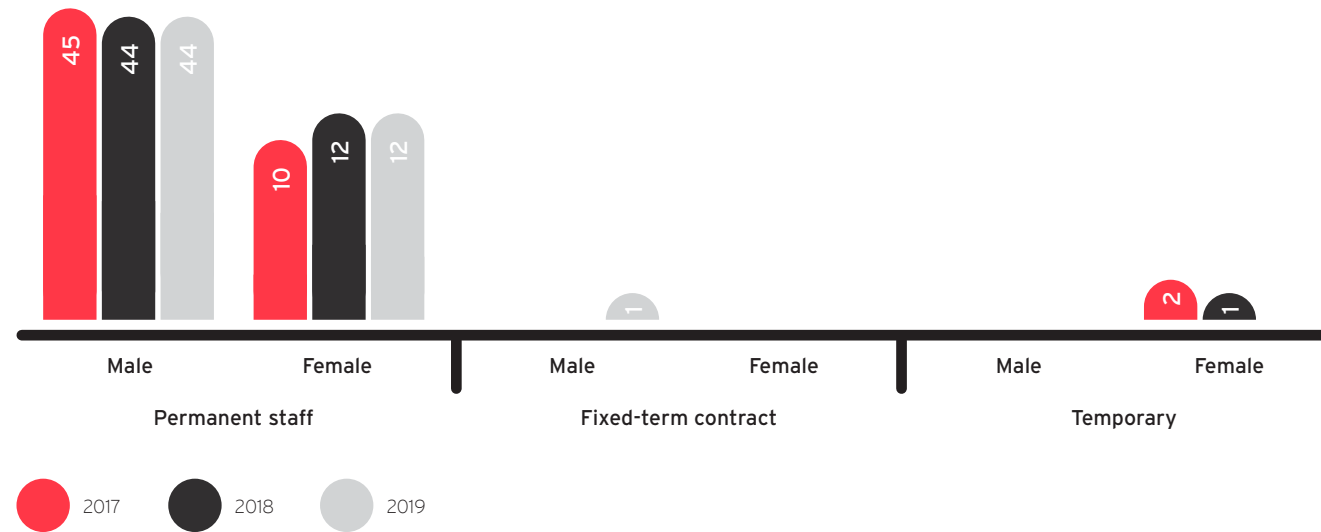
### Total employees by gender



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

As at 2019, GEP hired 1 temporary worker, and the rest of the employees are part of the permanent staff.

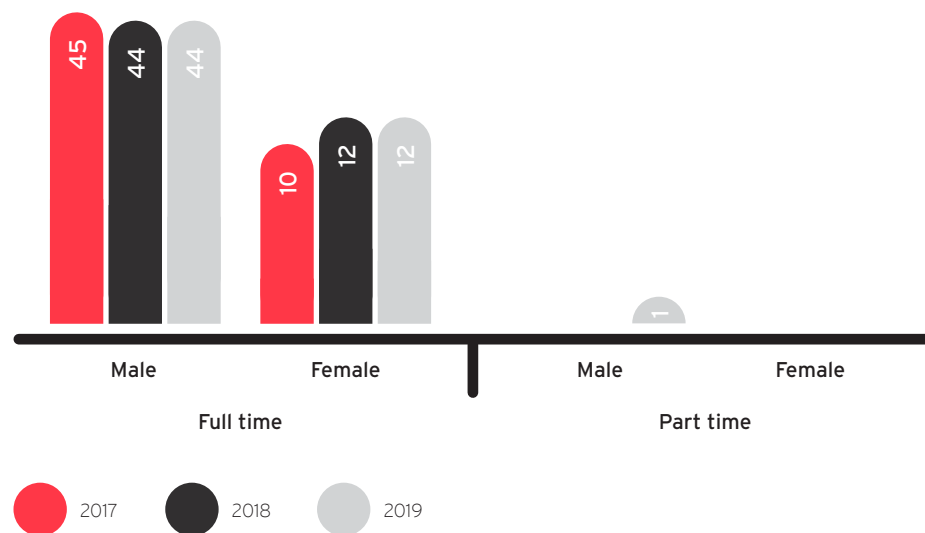
**Total employees by type of contract and gender**



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

98% of the employees perform their duties working full-time, and only 1 works part-time.

### Total employees by type of employment

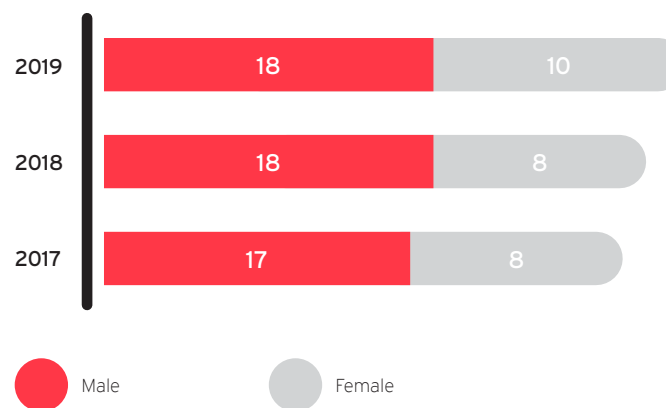


**Unit:** Values expressed in number of employees by type of employment and gender.

### **FIDELIDADE CAR SERVICE**

As at 2019, Fidelidade Car Service had 28 employees, 2 more than in 2018.

### Total employees by gender

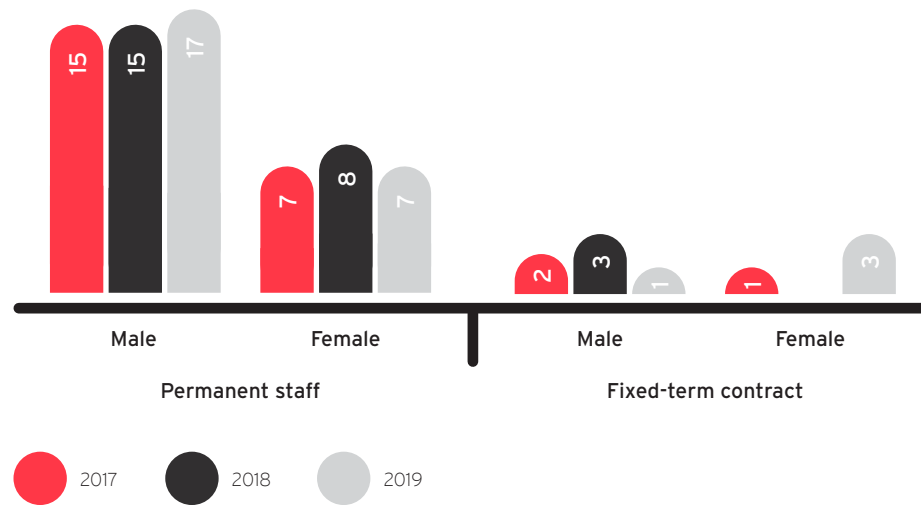


**Unit:** Values expressed in number of employees by gender.



24 out of 28 employees are part of the permanent staff of the company. There are no employees under temporary contracts.

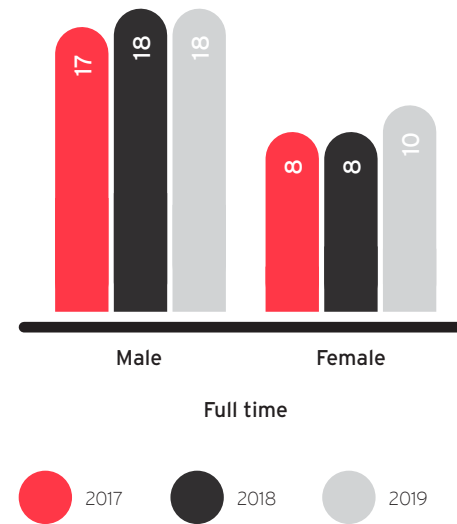
#### Total employees by type of contract and gender



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

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

#### Total employees by type of employment

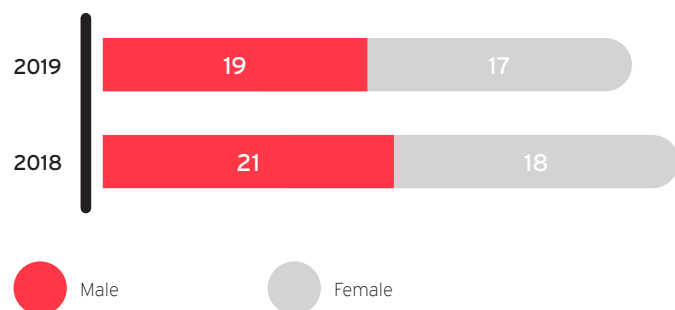


**Unit:** Values expressed in number of employees by type of employment and gender.

## FIDELIDADE PROPERTY

As at 2019, Fidelidade Property had 36 employees, 3 less employees comparing to 2018.

### Total employees by gender



**Unit:** Values expressed in number of employees by gender.

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

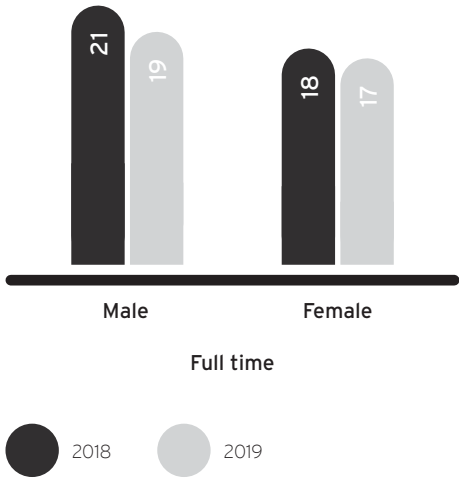
### Total employees by type of contract and gender



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

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

**Total employees by type of contract**

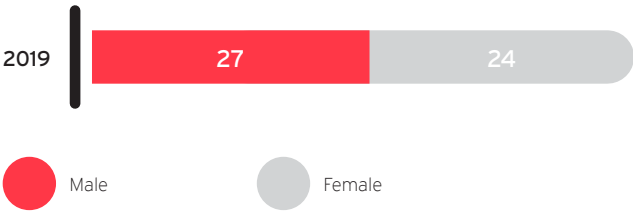


**Unit:** Values expressed in number of employees by full-time contract and gender.

**CARES**

As at 2019, Cares had 51 employees.

**Total employees by gender**



**Unit:** Values expressed in number of employees by gender.

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

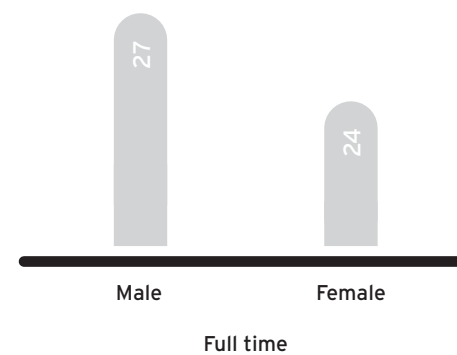
**Total employees by type of contract and gender**



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

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

**Total employees by type of contract**



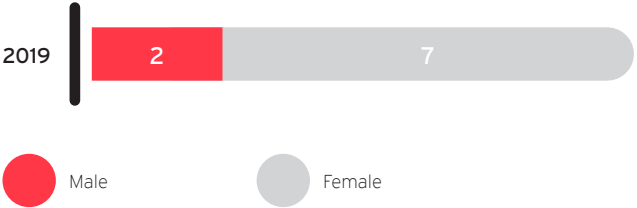
**Unit:** Values expressed in number of employees by full-time contract and gender.

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FIDELIDADE - SGOIC

As at 2019, Fidelidade - SGOIC had 9 employees.

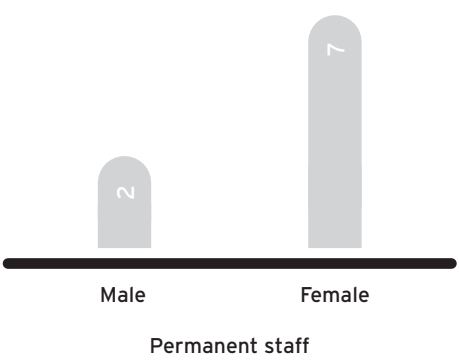
Total employees by gender



Unit: Values expressed in number of employees by gender.

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

Total employees by type of contract and gender

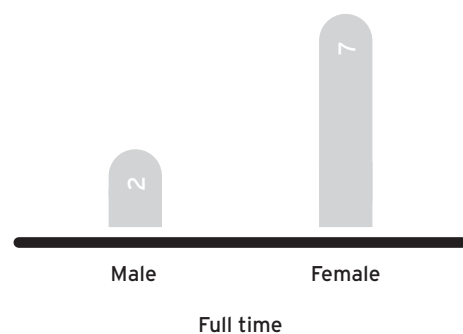


2019

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

100% of Cares's employees are part of the permanent staff of the company.

### **Total employees by type of contract**



2019

**Unit:** Values expressed in number of employees by full-time contract and gender.

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

#### **FIDELIDADE**

In 2019, 99.9% of the permanent staff were under a collective employment agreement (excluding employees under a fixed-term contract), with the exception of only 2 employees.

#### **MULTICARE | OK! TELESEGUROS | FIDELIDADE ASSISTANCE | FIDELIDADE CAR SERVICE**

In 2019, 100% of the permanent staff were under a collective employment agreement (excluding employees under a fixed-term contract).

#### **SAFEMODE**

In 2019, only 9% of the permanent staff were under a collective employment agreement.

#### **GEP**

In 2019, only 5.4% of the permanent staff were under a collective employment agreement.

## FIDELIDADE PROPERTY

In 2019, 36.1% of the permanent staff were under a collective employment agreement.

## CARES | FIDELIDADE - SGOIC

In 2019, no employee belonging to the permanent staff were under a collective employment agreement.

## 102-44 Customer satisfaction survey results

### FIDELIDADE

ASSESSMENT SURVEYS	2017	2018	2019
Assessment survey of customer satisfaction with the settlement of Motor claims with Material Damages by Fidelidade	8.1	8.4	8.5
Assessment survey of customer satisfaction with the settlement of Motor claims with Personal Injuries by Fidelidade	7.5	7	7
Assessment survey of customer satisfaction with the settlement of Home Multi-Risk claims by Fidelidade	8.4	8.5	8.4
Assessment survey of customer satisfaction with Multicare, by Fidelidade	8.3	7.8	8

### MULTICARE

8 out of 10. A 2% increase in respect of 2018.

## OK! TELESEGUROS

OK! teleseguros brand: 50,216 surveys were sent, with a response rate equal to that of the previous year, 8%.

SC brand (health policies): 11,601 surveys were sent, with a response rate of 9%, making for a 2% increase since 2018.

In 2019, the indicator of the company's recommendation rate - Net Promoter Score - reached +47 for the OK! teleseguros brand (5 points more than in 2018), and +48 for the SC brand (health policies).

## FIDELIDADE ASSISTANCE

ASSESSMENT SURVEYS	2017	2018	2019
RTS (1; 10)	9.17	9.22	9.24
ISG (1; 10)	8.80	8.85	8.90
NPS (-100%; +100%)	66	68	69

### Where:

RTS - Real Time Survey

ISG - Overall Satisfaction Index

NPS - Net Promoter Score

## SAFEMODE

In 2019, the average customer satisfaction index was 4.16 out of 5, the same as in 2018.

## GEP

In 2019, a 5-question survey and an analysis of the average of answers per considered question were performed. There was an increase of employees' satisfaction at all levels, except in terms of the service provided by Asset Expert Assessment.

ASSESSMENT SURVEYS   QUESTIONS	2017	2018	2019
How useful/relevant is GEP?	8.57	8.84	8.87
How innovative is GEP?	6.25	6.74	6.88
How agile is GEP in providing services within your area?	6.57	7.38	7.40
What is your degree of satisfaction with the service provided by GEP in Claim Investigation?	6.72	6.91	7.05
What is your degree of satisfaction with the service provided by Motor Claim Assessment?	7.13	7.82	8.02
What is your degree of satisfaction with the service provided by Asset Claim Assessment?	7.06	6.82	6.52

## FIDELIDADE CAR SERVICE

In 2019, the customer satisfaction index of Fidelidade Car Service was 80%, the same as in 2018.

## FIDELIDADE PROPERTY | CARES | FIDELIDADE - SGOIC

Not applicable.



# ECONOMIC PERFORMANCE

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

46% decrease in the economic value generated, compared with the same period of 2018.

	2017	2018	2019
<b>DIRECT ECONOMIC VALUE GENERATED (€)</b>	<b>3,639,570,656</b>	<b>4,129,236,774</b>	<b>2,246,866,355</b>
Income: premiums (€)	3,639,570,656	4,129,236,774	2,246,866,355
<b>DIRECT ECONOMIC VALUE DISTRIBUTED (€)</b>	<b>364,904,169</b>	<b>383,021,705</b>	<b>386,719,879</b>
Suppliers (€)	115,649,540	117,377,244	119,152,630
Intermediaries (€)	85,362,466	94,200,311	100,282,373
Employees (€)	148,930,230	158,176,208	152,343,339
State (€)	12,104,839	11,471,139	11,509,095
Financial Institutions (€)	1,858,542	1,027,952	1,704,829
Shareholders (€)	0	0	0
Community (€)	998,551	768,850	1,727,614
<b>ECONOMIC VALUE RETAINED (€)</b>	<b>3,274,666,487</b>	<b>3,746,215,069</b>	<b>1,860,146,475</b>

**MULTICARE**

In 2019 there was an 11% increase in the economic value generated compared to 2018.

	2017	2018	2019
<b>DIRECT ECONOMIC VALUE GENERATED (€)</b>	<b>270,696,544</b>	<b>295,877,971</b>	<b>327,006,291</b>
<b>DIRECT ECONOMIC VALUE DISTRIBUTED (€)</b>	<b>47,904,437</b>	<b>52,073,392</b>	<b>56,251,002</b>
Suppliers (€)	6,384,086	7,594,509	8,393,812
Intermediaries (€)	28,818,242	31,501,029	34,946,145
Employees (€)	10,012,624	10,632,967	10,545,883
State (€)	2,658,735	2,339,737	2,365,162
Financial Institutions (€)	0	0	0
Shareholders (€)	0	0	0
Community (€)	30,750	5,150	0
<b>ECONOMIC VALUE RETAINED (€)</b>	<b>222,792,107</b>	<b>243,804,579</b>	<b>270,755,289</b>

## OK! TELESEGUROS

In 2019 there was a nearly 7% increase in the direct economic value generated compared to 2018.

	2017	2018	2019
<b>DIRECT ECONOMIC VALUE GENERATED (€)</b>	<b>47,846,529</b>	<b>51,817,140</b>	<b>55,229,761</b>
Income: premiums (€)	47,846,529	51,817,140	55,229,761
<b>DIRECT ECONOMIC VALUE DISTRIBUTED (€)</b>	<b>9,719,306</b>	<b>9,870,283</b>	<b>9,761,412</b>
Suppliers (€)	5,540,500	5,366,263	5,203,855
Intermediaries (€)	815,686	936,845	1,031,471
Employees (€)	2,930,523	3,102,071	3,032,022
State (€)	432,133	464,678	491,189
Financial Institutions (€)	0	0	0
Shareholders (€)	0	0	0
Community (€)	465	426	2,876
<b>ECONOMIC VALUE RETAINED (€)</b>	<b>38,127,223</b>	<b>41,946,857</b>	<b>45,468,348</b>

## FIDELIDADE ASSISTANCE

In 2019, there was a 5% increase in the direct economic value generated compared to 2018.

	2017	2018	2019
<b>DIRECT ECONOMIC VALUE GENERATED (€)</b>	<b>47,263,041</b>	<b>50,207,374</b>	<b>52,778,586</b>
<b>DIRECT ECONOMIC VALUE DISTRIBUTED (€)</b>	<b>6,424,180</b>	<b>6,978,691</b>	<b>6,962,684</b>
Suppliers (€)	1,750,264	1,955,738	1,545,942
Intermediaries (€)	742	733	63
Employees (€)	4,667,953	5,018,267	5,412,384
State (€)	3,721	3,953	3,826
Financial Institutions (€)	0	0	0
Shareholders (€)	0	0	0
Community (€)	1,500	0	469
<b>ECONOMIC VALUE RETAINED (€)</b>	<b>21,556,880</b>	<b>43,228,683</b>	<b>45,815,902</b>

**SAFEMODE**

In 2019, there was an 11% decrease in the direct economic value generated compared to 2018.

	2017	2018	2019
<b>DIRECT ECONOMIC VALUE GENERATED (€)</b>	<b>2,919,897</b>	<b>2,677,84</b>	<b>2,973,973</b>
Income: premiums (€)	2,919,897	2,677,84	2,973,973
<b>DIRECT ECONOMIC VALUE DISTRIBUTED (€)</b>	<b>2,870,687</b>	<b>2,779,628</b>	<b>3,127,531</b>
Suppliers (€)	1,610,464	1,293,610	1,656,656
Employees (€)	1,148,576	1,392,870	1,429,043
State (€)	40,289	21,695	40,545
Financial Institutions (€)	2,358	1,403	1,287
Shareholders (€)	69,000	69,000	0
Community (€)	0	1,050	0
<b>ECONOMIC VALUE RETAINED (€)</b>	<b>49,210</b>	<b>-101,785</b>	<b>-153,558</b>

**GEP**

In 2019, there was an 8% decrease in the direct economic value generated compared to 2018.

	2017	2018	2019
<b>DIRECT ECONOMIC VALUE GENERATED (€)</b>	<b>22,460, 417</b>	<b>24,322,479</b>	<b>22,316,701</b>
<b>DIRECT ECONOMIC VALUE DISTRIBUTED (€)</b>	<b>21,960, 877</b>	<b>24,022,697</b>	<b>21,823,299</b>
Suppliers (€)	18,732,568	20,935,112	19,033,786
Intermediaries (€)	0	0	0
Employees (€)	3,017,095	2,882,891	2,675,681
State (€)	105,214	118,694	113,832
Financial Institutions (€)	0	0	0
Shareholders (€)	106,000	86,000	0
Community (€)	0	0	0
<b>ECONOMIC VALUE RETAINED (€)</b>	<b>499,540</b>	<b>299,782</b>	<b>493,402</b>

## FIDELIDADE CAR SERVICE

In 2019, there was a 1% decrease in the direct economic value generated compared to 2018.

	2017	2018	2019
<b>VALOR ECONÓMICO DIRETO GERADO (€)</b>	<b>6,745,372</b>	<b>7,281,833</b>	<b>7,208,288</b>
<b>VALOR ECONÓMICO DIRETO DISTRIBUÍDO (€)</b>	<b>4,145,411</b>	<b>4,510,919</b>	<b>4,222,931</b>
Fornecedores (€)	3,385,341	3,740,779	3,417,520
Colaboradores (€)	675,915	666,349	739,003
Estado (€)	83,905	103,092	39,581
Instituições financeiras (€)	0	699	26,827
Acionistas (€)	0	0	0
Comunidade (€)	250	0	0
<b>VALOR ECONÓMICO RETIDO (€)</b>	<b>2,599,961</b>	<b>2,770,914</b>	<b>2,985,357</b>

## FIDELIDADE PROPERTY | FIDELIDADE - SGOIC

Not Reported.

## CARES

In 2019, the direct economic value generated amounted to EUR 8,359,158.

	2019
<b>DIRECT ECONOMIC VALUE GENERATED (€)</b>	<b>8,359,158</b>
<b>DIRECT ECONOMIC VALUE DISTRIBUTED (€)</b>	<b>8,304,078</b>
Suppliers (€)	6,950,002
Employees (€)	1,345,698
State (€)	8,378
Financial Institutions (€)	0
Shareholders (€)	0
Community (€)	0
<b>ECONOMIC VALUE RETAINED (€)</b>	<b>55,080</b>

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

**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 change.

**OK! TELESEGUROS**

In 2019, the company continued to provide the natural phenomena cover, but no specific actions/campaigns were carried out to promote said cover in OK!'s insurances. However, the company invested more in the enhancement of strategic products OK! Auto Elétricos, OK! Bike and OK! Viagem, which grew 94%, 44% and 25%, respectively.

**GEP**

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

**FIDELIDADE PROPERTY | FIDELIDADE - SGOIC**

Not reported.

**CARES**

Climate change has an impact on the organisation in terms of abnormal workflows (resulting from storms or other phenomena), which gives rise to relevant financial costs in terms of personnel, as more workers are necessary during certain periods of the year.

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**202-1: Ratio between the lowest salary and the local minimum salary by gender****FIDELIDADE | MULTICARE | SAFEMODE**

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

**OK! TELESEGUROS | FIDELIDADE ASSISTANCE | GEP | FIDELIDADE CAR SERVICE | FIDELIDADE PROPERTY | CARES | FIDELIDADE - SGOIC**

Not reported.

**202-2: Proportion of top management positions occupied by persons coming from the local community****FIDELIDADE | MULTICARE | OK! TELESEGUROS | SAFEMODE | FIDELIDADE PROPERTY | CARES | FIDELIDADE - SGOIC**

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%.

**GEP**

Not reported.

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**203-1: Investments in infrastructures and services provided****FIDELIDADE**

	2017	2018	2019
Insurance offers (€)	366,181	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.	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.
Ex-gratia payments (€)	165,457	109,225	84,095
<b>TOTAL (€)</b>	<b>531,638</b>	<b>N/A</b>	<b>N/A</b>

**MULTICARE**

	2017	2018	2019
Insurance offers	3,554	3,772	2,711
Monetary contributions for social organisations (donations)	30,750	5,150	0

**OK! TELESEGUROS**

	2017	2018	2019
Insurance offers (€)	465	426	676
Ex-gratia payments (€)	0	0	511
<b>TOTAL (€)</b>	<b>465</b>	<b>426</b>	<b>1,187</b>

**FIDELIDADE ASSISTANCE**

	2017	2018	2019
Monetary contributions for social organisations	1,500	0	469
<b>TOTAL (€)</b>	<b>1,500</b>	<b>0</b>	<b>469</b>

**SAFEMODE**

No investments of this nature have been performed since 2014.

**GEP**

No investments of this nature have been performed since 2017.



**FIDELIDADE CAR SERVICE**

No investments of this nature have been performed since 2014.

**FIDELIDADE PROPERTY**

Not applicable.

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

75.8% of total costs with suppliers were incurred with national suppliers.

	2018	2019
Direct (of the company)	34.8%	47.9%
DPR (DPR negotiation)	35.7%	27.9%
<b>TOTAL</b>	<b>70.5%</b>	<b>75.8%</b>

**MULTICARE**

99.8% of total costs with suppliers were incurred with national suppliers.

**OK! TELESEGUROS**

98.5% of total costs with suppliers were incurred with national suppliers, in a total of EUR 5,125,333.

**FIDELIDADE ASSISTANCE**

99.1% of total costs with suppliers were incurred with national suppliers.

**SAFEMODE**

98.6% of total costs with suppliers were incurred with national suppliers.

**GEP | FIDELIDADE CAR SERVICE | FIDELIDADE - SGOIC**

Not reported.

**FIDELIDADE PROPERTY**

Not applicable.

**CARES**

All costs with suppliers were incurred with national suppliers (100%).

## 205-1: Assessment of corruption risk operations

### FIDELIDADE

The internal audits performed in 2019 did not identify any situation of corruption.

### MULTICARE | OK! TELESEGUROS | SAFEMODE | FIDELIDADE CAR SERVICE | FIDELIDADE PROPERTY

No assessments of this nature were performed.

### FIDELIDADE ASSISTANCE

In 2019 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, an annual quality audit and an audit performed by the Auditing Department itself.

## CARES

No situations of corruption were identified. However, compliance measures were taken in order to create additional controls for the activity.

### FIDELIDADE - SGOIC

Not reported.

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

### FIDELIDADE | MULTICARE

Not reported.

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

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

### GEP

3 (non-management) employees attended the Days of Combat against Insurance Fraud/Organised Crime in the Motor Sector.

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**FIDELIDADE PROPERTY | FIDELIDADE - SGOIC**

Not reported.

**CARES**

0%, inexistent.

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

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

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

**FIDELIDADE PROPERTY | FIDELIDADE - SGOIC**

Not reported.

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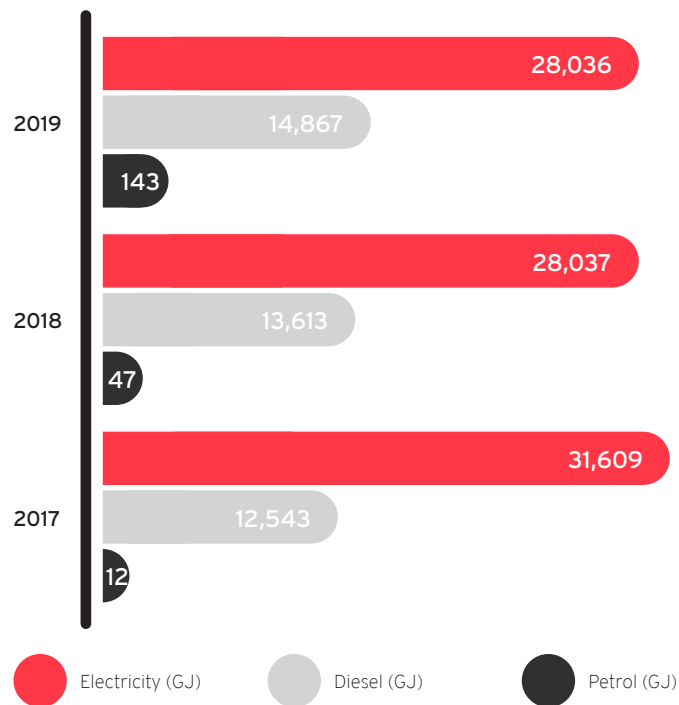
# ENVIRONMENTAL PERFORMANCE

### 302-1: Energy consumption within the organisation

#### FIDELIDADE

Electricity consumption decreased 11% from 2017 to 2018, as has remained constant since then. Diesel consumption has increased 9% since 2018, while petrol consumption has increased exponentially in more than 200% since 2018.

#### Energy consumption within the organisation

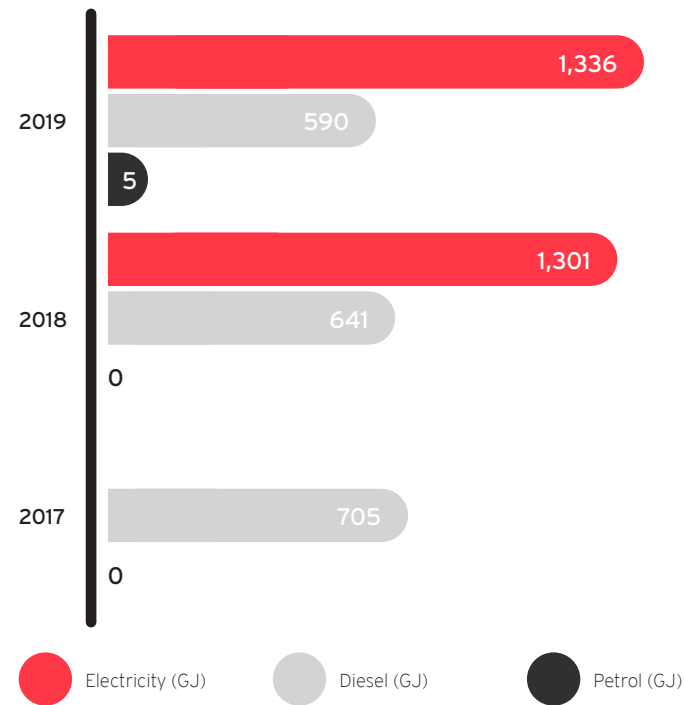


**Unit:** Values expressed in Gigajoules, making for the total electrical power consumed in Customers' branches, Mediation Areas and Central Buildings of Fidelidade.

#### MULTICARE

There was a 3% increase in the consumption of electrical power in respect of 2018. 2019 was the first year the company consumed petrol.

#### Energy consumption within the organisation

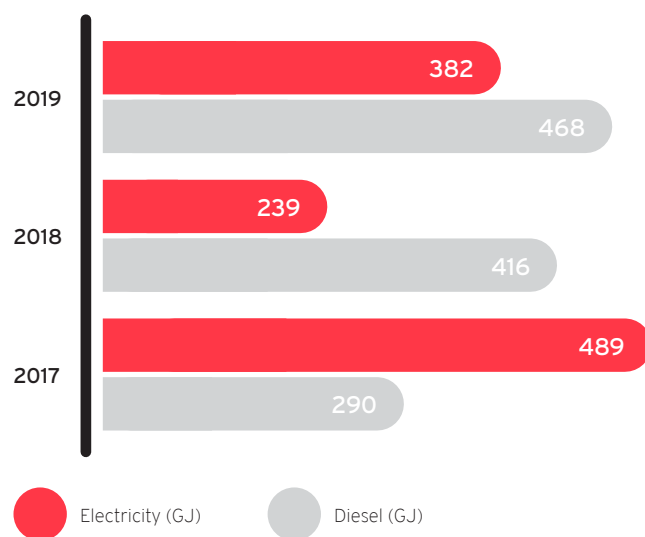


**Unit:** Values expressed in Gigajoules.

## OK! TELESEGUROS

In 2019, there was a considerable increase of about 60% in electricity consumption, compared with the same period of the previous year. There was also a 12% increase in the consumption of diesel. There was no petrol consumption.

### Energy consumption within the organisation

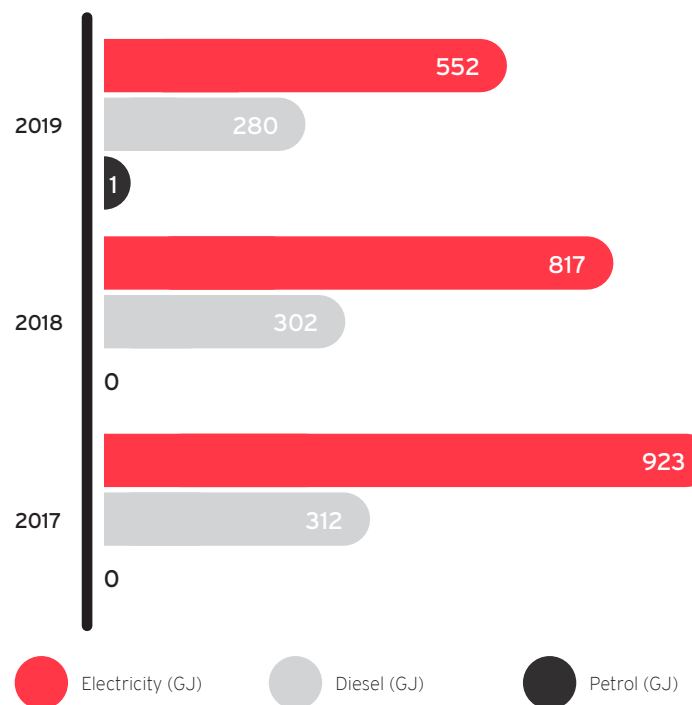


Unit: Values expressed in Gigajoules.

## FIDELIDADE ASSISTANCE

In 2019, electricity consumption decreased nearly 32% in respect of 2018. 2019 was the first year the company consumed petrol.

### Energy consumption within the organisation

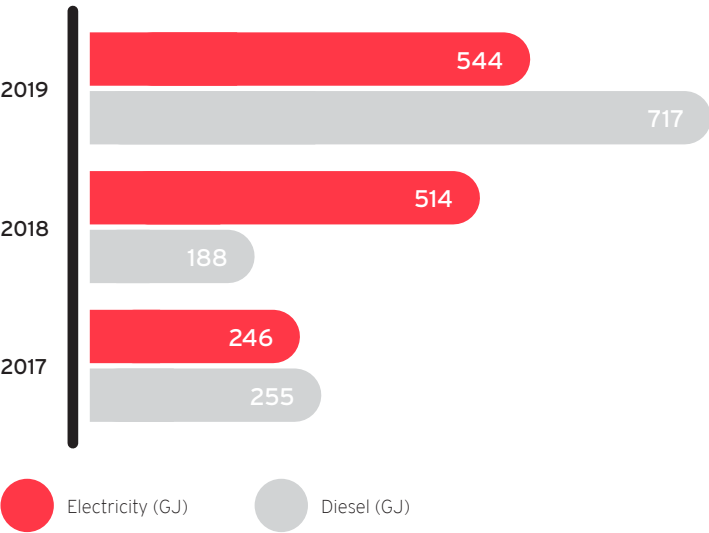


Unit: Values expressed in Gigajoules.

SAFEMODE

In 2019, there was an overall exponential increase of about 282% in diesel consumption in respect of 2018. The company has not consumed petrol since 2017.

Energy consumption within the organisation

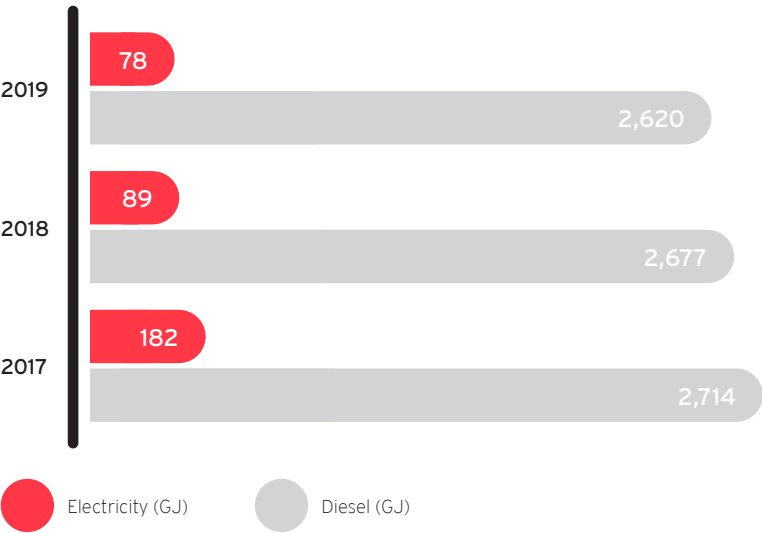


Unit: Values expressed in Gigajoules.

GEP

In 2019, the total energy consumption decreased nearly 2% in respect of 2018. Up until now, GEP has never consumed petrol.

Energy consumption within the organisation

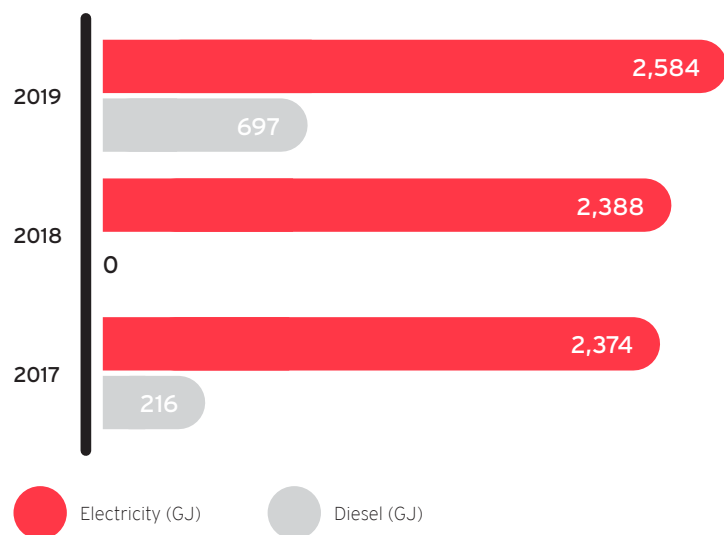


Unit: Values expressed in Gigajoules.

## FIDELIDADE CAR SERVICE

In 2019, there was an 8% increase in the consumption of electrical power in respect of 2018. In 2018, it was not possible to ascertain the amount of energy consumption regarding fuel (GJ) due to changes in the centralisation of internal processes. The company has not consumed petrol since 2017.

### Energy consumption within the organisation

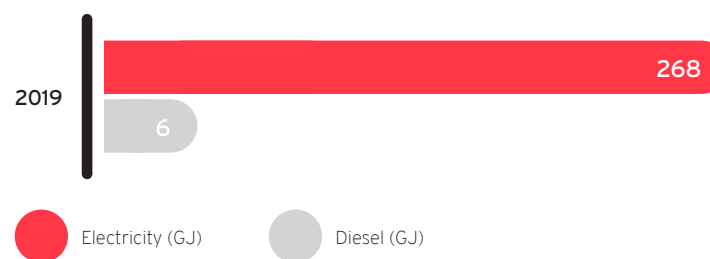


**Unit:** Values expressed in Gigajoules.

## FIDELIDADE PROPERTY

In 2019, there was a 268 GJ electricity consumption, whereas only 6 GJ of diesel were consumed. There were no significant petrol consumptions.

### Energy consumption within the organisation



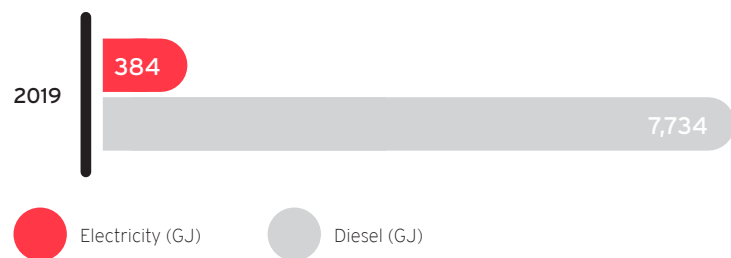
**Unit:** Values expressed in Gigajoules.



## CARES

In 2019, there was a 384 GJ electricity consumption, whereas only 7,734 GJ of diesel were consumed. There were no petrol consumptions.

### Energy consumption within the organisation

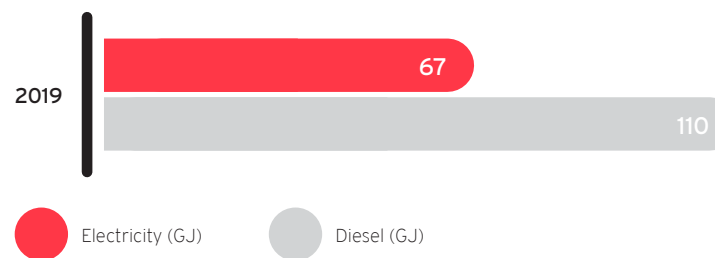


**Unit:** Values expressed in Gigajoules.

## FIDELIDADE - SGOIC

In 2019, there was a 67 GJ electricity consumption, whereas only 110 GJ of diesel were consumed. There were no petrol consumptions.

### Energy consumption within the organisation



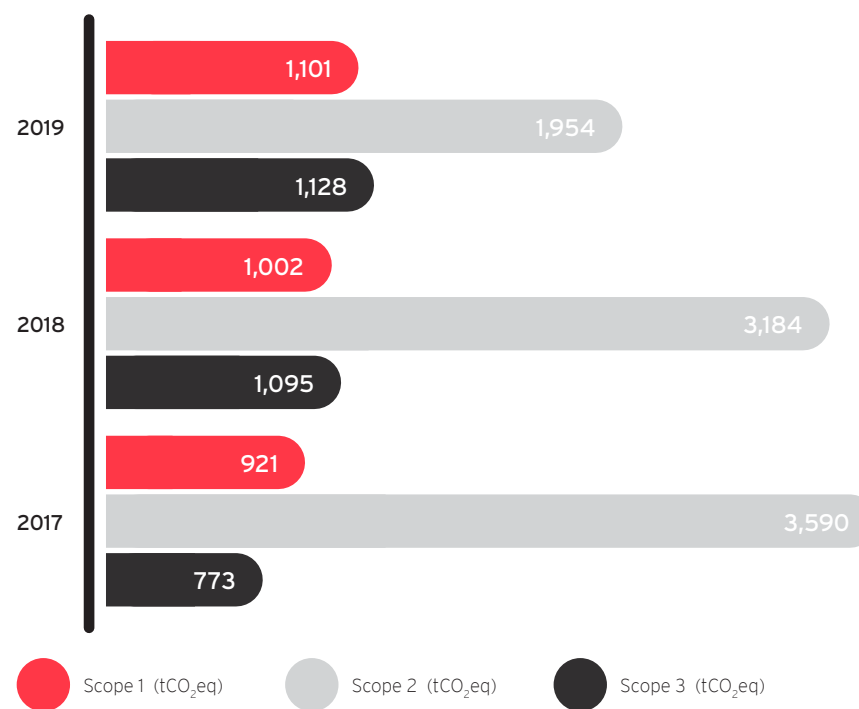
**Unit:** Values expressed in Gigajoules.

### 305-1, 305-2 and 305-3: Greenhouse gas direct emissions, indirect emissions and others<sup>6</sup>

#### FIDELIDADE

Scope 1 emissions (concerning the fuel consumption of the fleet) increased about 10% in 2019. Scope 2 emissions (electricity consumption) decreased considerably, nearly 39%. Scope 3 emissions (concerning airplane and train trips of employees) increased 3%.

#### Greenhouse gas emissions



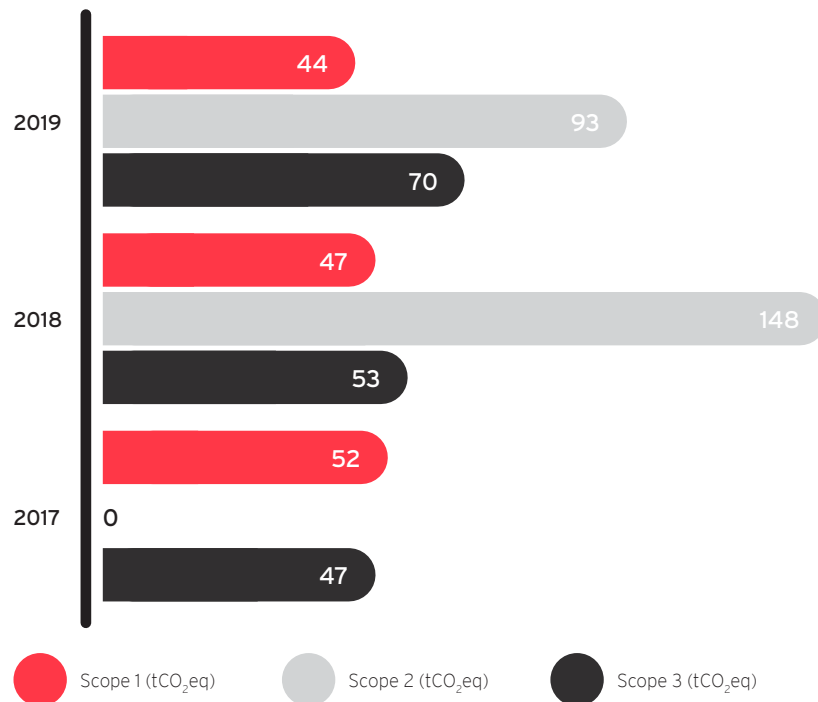
Unit: Values expressed in tCO<sub>2</sub>eq.

<sup>6</sup>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 emissions associated to plane and train trips of employees (Scope 3).

## MULTICARE

Scope 1 emissions decreased 7%, Scope 2 emissions decreased 37% and Scope 3 emissions, concerning airplane and train trips, increased about 33%.

### Greenhouse gas emissions

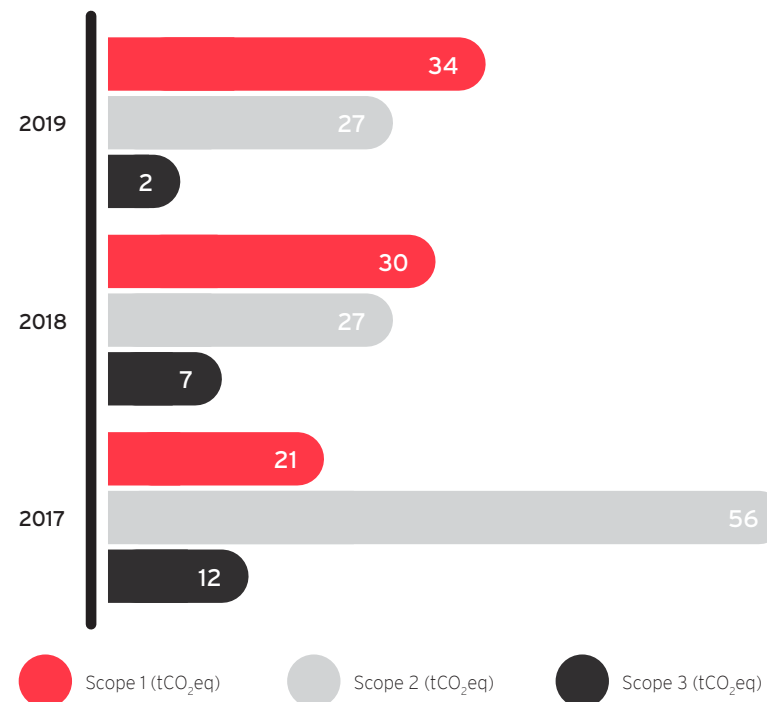


**Unit:** Values expressed in tCO<sub>2</sub>eq. Indirect emissions (Scope 2), stemming from electrical power consumption, are reported in the data provided to Fidelidade.

## OK! TELESEGUROS

Scope 1 emissions increased about 12% in 2019. Scope 2 emissions decreased nearly 2%. Scope 3 emissions decreased considerably, about 75%.

### Greenhouse gas emissions

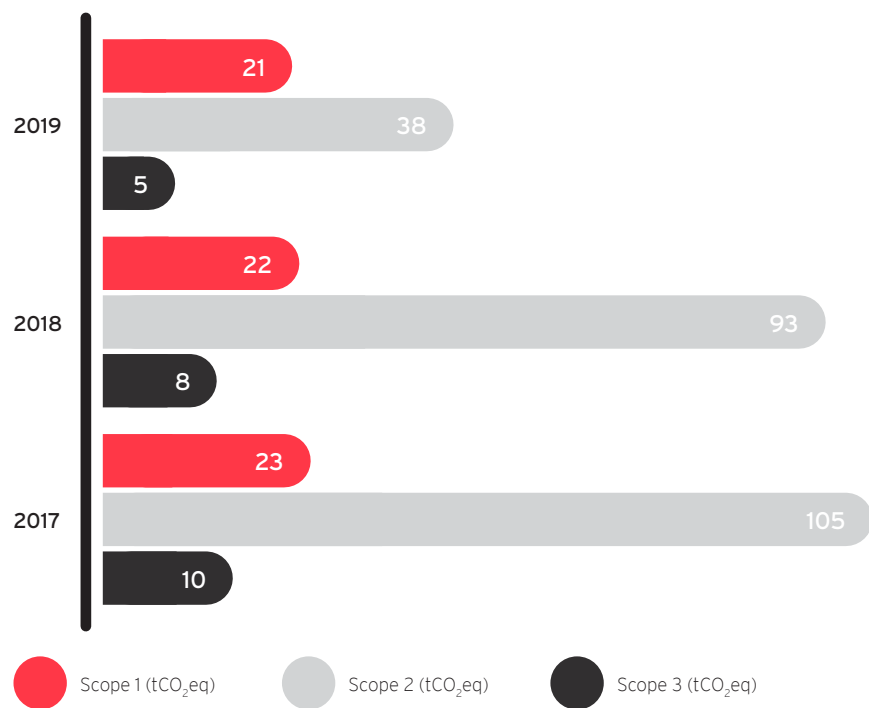


**Unit:** Values expressed in tCO<sub>2</sub>eq.

## FIDELIDADE ASSISTANCE

Total emissions decreased 48% between 2019 and 2018, mostly due to the reduction in Scope 2 emissions.

### Greenhouse gas emissions

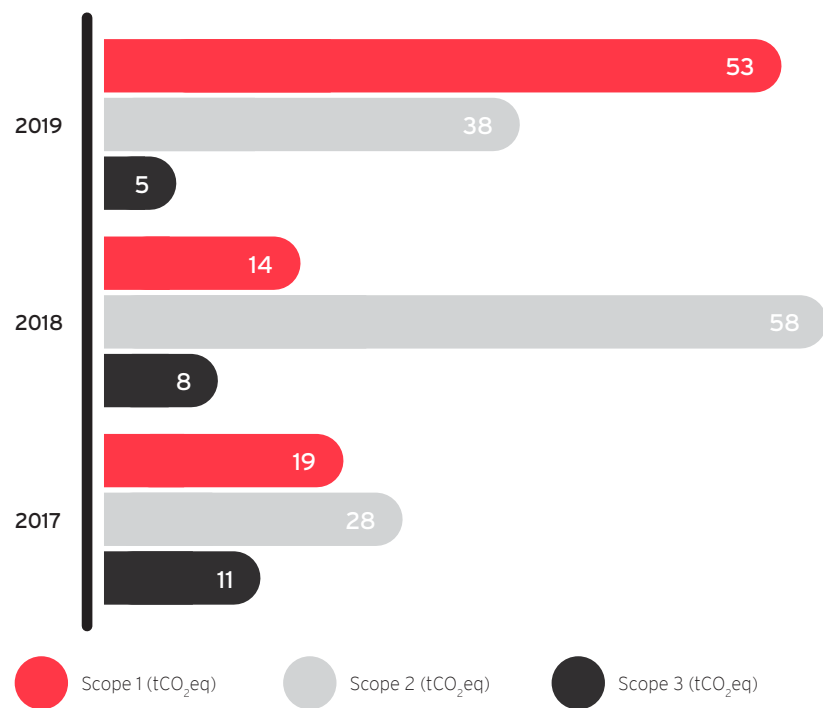


Unit: Values expressed in tCO<sub>2</sub>eq.

## SAFEMODE

In 2019, there was an overall increase of 18% in total emissions, mainly due to scope 1 emissions.

### Greenhouse gas emissions

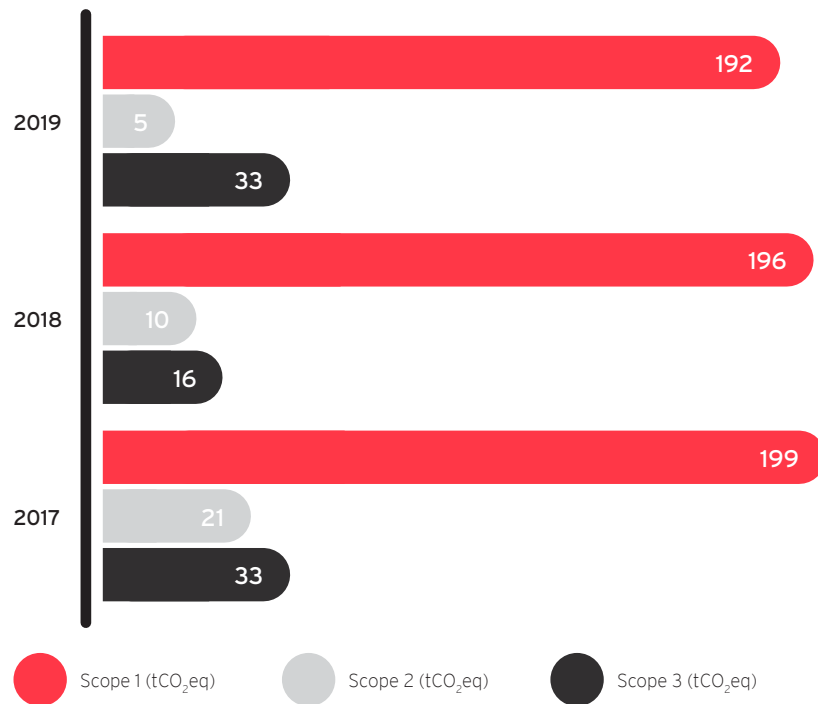


Unit: Values expressed in tCO<sub>2</sub>eq.

## GEP

In 2019, there was an overall decrease of about 4% in the total greenhouse gas emissions, in particular due to the significant reduction of electrical power consumption.

### Greenhouse gas emissions

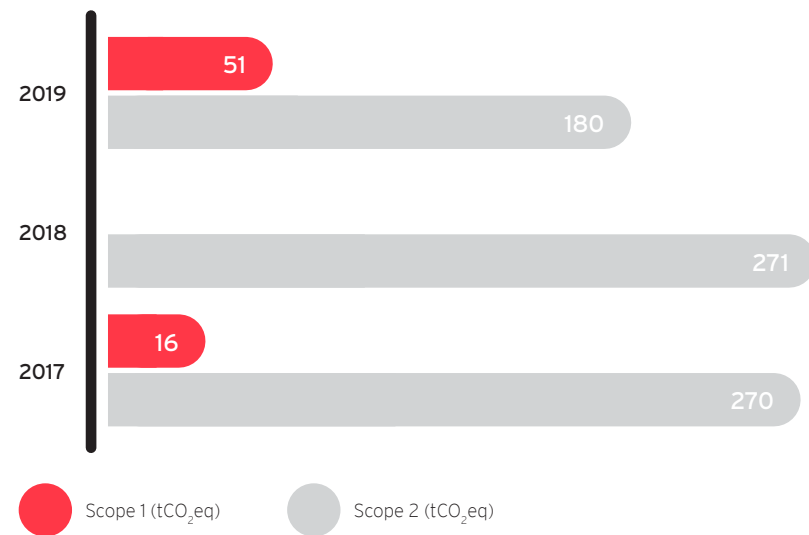


Unit: Values expressed in tCO<sub>2</sub>eq.

## FIDELIDADE CAR SERVICE

In 2019, there was an overall decrease of about 15% in the total greenhouse gas emissions, in particular due to the significant reduction (34%) of electrical power consumption. Since 2017, no significant scope 3 emissions have been registered.

### Greenhouse gas emissions

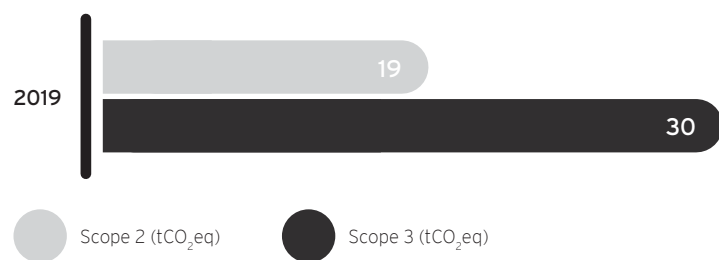


Unit: Values expressed in tCO<sub>2</sub>eq.

## FIDELIDADE PROPERTY

Fidelidade Property has not registered emissions regarding fuel consumption of the fleet, as all trips were done by plane and train.

### Greenhouse gas emissions

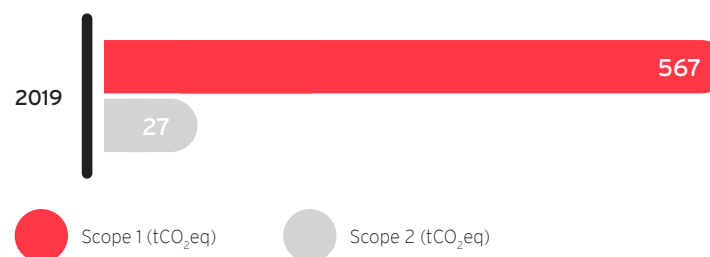


**Unit:** Values expressed in tCO<sub>2</sub>eq.

## CARES

Emissions regarding fuel consumption of the fleet were quite significant. Electricity consumption amounted to 27 tCO<sub>2</sub>eq. No emissions were registered regarding plane or train trips of employees.

### Greenhouse gas emissions

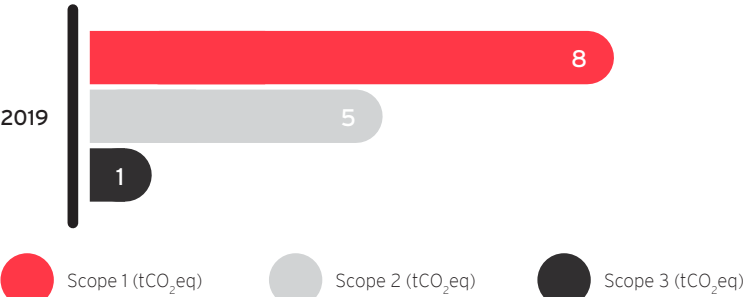


**Unit:** Values expressed in tCO<sub>2</sub>eq.

FIDELIDADE - SGOIC

Emissions regarding fuel consumption of the fleet were much more significant comparing to plane and train trips of employees, which were less significant.

Greenhouse gas emissions



Unit: Values expressed in tCO<sub>2</sub>eq.

# SOCIAL PERFORMANCE



#### 401-1: New admissions and staff turnover

##### FIDELIDADE

The rate of male new admissions is 2.5% (2.0% in 2018) and the rate of female new admissions is 4.4% (2.5% in 2018).

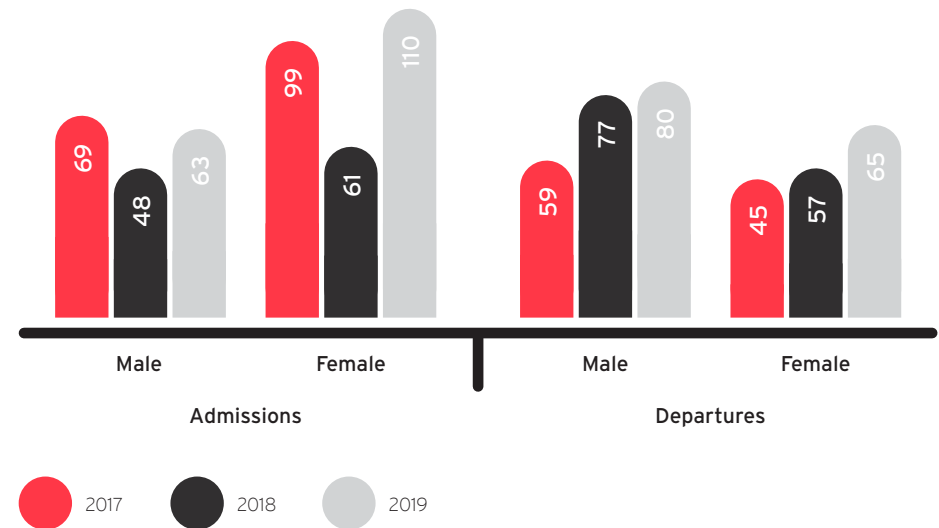
		2017	2018	2019
Number of admissions per age range	18-29	77	70	120
	30-39	45	31	30
	40-49	30	8	20
	50 or older	16	0	3
	<b>TOTAL</b>	<b>168</b>	<b>109</b>	<b>173</b>
Number of departures per age range	18-29	11	11	27
	30-39	8	7	16
	40-49	11	15	9
	50 or older	74	101	93
	<b>TOTAL</b>	<b>104</b>	<b>134</b>	<b>145</b>
Rate of new admissions per age range	18-29	3.0%	2.9%	4.8%
	30-39	1.8%	1.3%	1.2%
	40-49	1.2%	0.3%	0.8%
	Over 50	0.6%	0.0%	0.1%
Rate of departures per age range	18-29	0.4%	0.5%	1.1%
	30-39	0.3%	0.3%	0.6%
	40-49	0.4%	0.6%	0.4%
	50 or older	2.9%	4.1%	3.7%

(continuation)

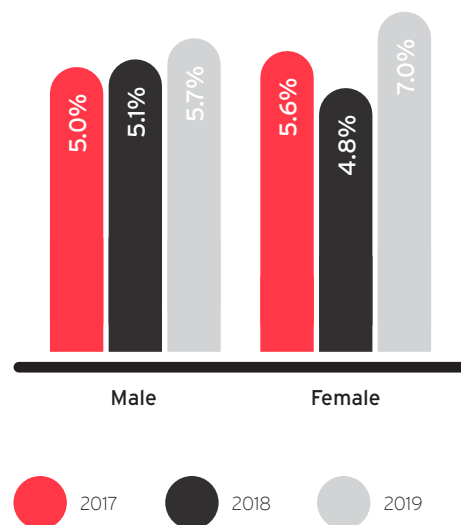
		2017	2018	2019
Turnover rate per age range	18-29	3.4%	3.3%	5.9%
	30-39	2.1%	1.6%	1.8%
	40-49	1.6%	0.9%	1.2%
	50 or older	3.5%	4.1%	3.9%

**Unit:** 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



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

**Turnover rate by gender**

**Unit:** Values expressed in percentage.

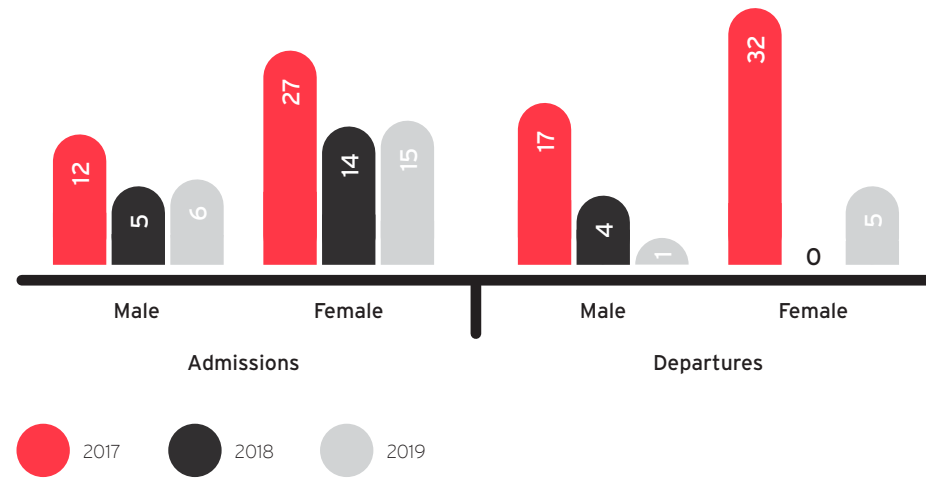
**MULTICARE**

The rate of male new admissions is 2.2% (2.0% in 2018) and the rate of female new admissions is 5.6% (5.5% in 2018).

		2017	2018	2019
Number of admissions per age range	18-29	15	10	14
	30-39	19	9	5
	40-49	5	0	2
	50 or older	0	0	0
	<b>TOTAL</b>	<b>39</b>	<b>19</b>	<b>21</b>
Number of departures per age range	18-29	5	2	3
	30-39	10	2	2
	40-49	19	0	0
	50 or older	15	0	1
	<b>TOTAL</b>	<b>49</b>	<b>4</b>	<b>6</b>
Rate of new admissions per age range	18-29	7.2%	3.9%	5.2%
	30-39	9.1%	3.5%	1.9%
	40-49	2.4%	0.0%	0.7%
	50 or older	0.0%	0.0%	0.0%
Rate of departures per age range	18-29	2%	1%	1.1%
	30-39	5%	1%	0.7%
	40-49	9%	0%	0.0%
	50 or older	7%	0%	0.4%
Turnover rate per age range	18-29	10%	5%	6.4%
	30-39	14%	4%	2.6%
	40-49	11%	0%	0.7%
	50 or older	7%	0%	0.4%

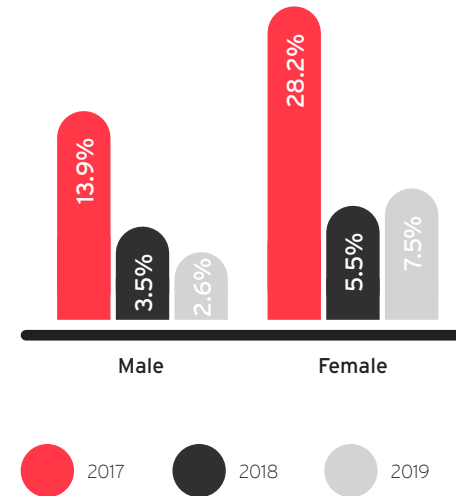
**Unit:** Values expressed in number of admissions and number of departures of employees and rates (new admissions and turnover). The formula applied for the calculation of the rate of new admissions, rate of departures and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

### Admissions and departures of employees by gender



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

### Turnover rate by gender



**Unit:** Values expressed in percentage.

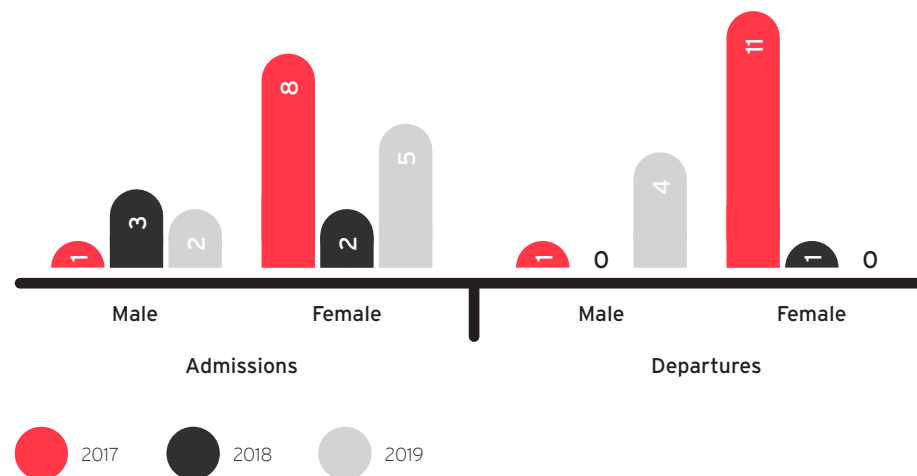
## OK! TELESEGUROS

The rate of male new admissions is 2.7% (3.8% in 2018) and the rate of female new admissions is 6.7% (2.5% in 2018).

		2017	2018	2019
Number of admissions per age range	18-29	8	4	6
	30-39	1	0	1
	40-49	0	1	0
	50 or older	0	0	0
	<b>TOTAL</b>	<b>9</b>	<b>5</b>	<b>7</b>
Number of departures per age range	18-29	4	0	2
	30-39	6	1	1
	40-49	2	0	0
	50 or older	0	0	1
	<b>TOTAL</b>	<b>12</b>	<b>1</b>	<b>4</b>
Rate of new admissions per age range	18-29	9.8%	5.0%	8.0%
	30-39	1.2%	0.0%	1.3%
	40-49	0.0%	1.3%	0.0%
	50 or older	0.0%	0.0%	0.0%
Rate of departures per age range	18-29	4.9%	0.0%	2.7%
	30-39	7.3%	1.3%	1.3%
	40-49	2.4%	0.0%	0.0%
	50 or older	0.0%	0.0%	1.3%
Turnover rate per age range	18-29			10.7%
	30-39			2.7%
	40-49			0.0%
	50 or older			1.3%

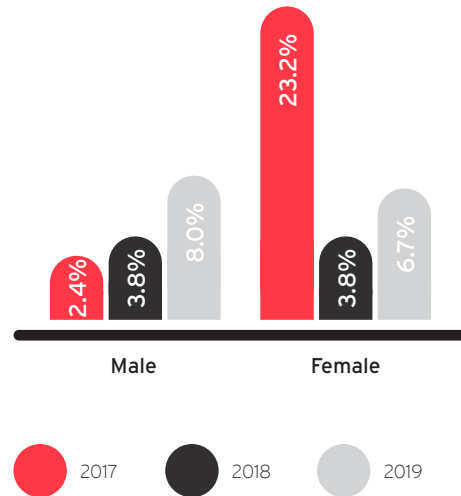
**Unit:** Values expressed in number of admissions and number of departures of employees and rates (new admissions and turnover). The formula applied for the calculation of the rate of new admissions and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

## Admissions and departures of employees by gender



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

### Turnover rate by gender



Unit: Values expressed in percentage.

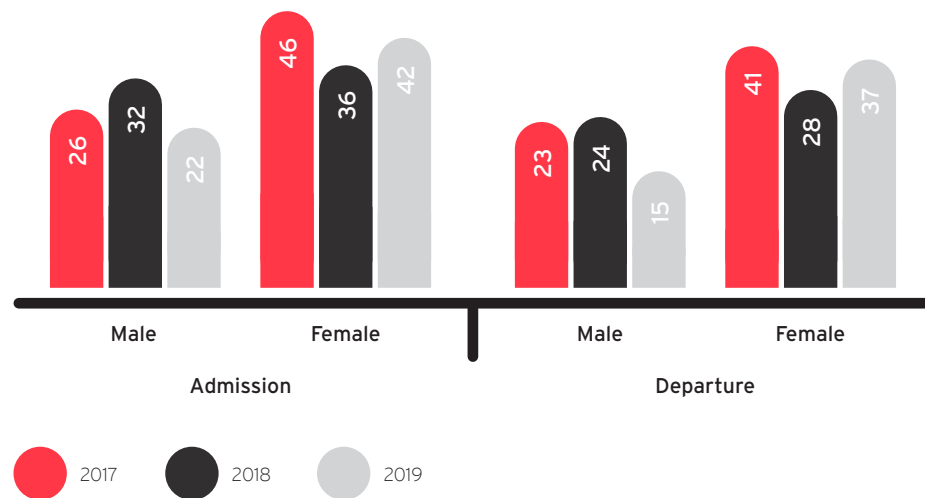
### FIDELIDADE ASSISTANCE

The rate of male new admissions is 12.4% (18.0% in 2018) and the rate of female new admissions is 23.6% (20.2% in 2018).

		2017	2018	2019
Number of admissions per age range	18-29	42	38	33
	30-39	19	19	20
	40-49	8	11	9
	50 or older	3	0	2
	<b>TOTAL</b>	<b>72</b>	<b>68</b>	<b>64</b>
Number of departures per age range	18-29	31	26	25
	30-39	20	13	18
	40-49	12	11	6
	50 or older	1	2	3
	<b>TOTAL</b>	<b>64</b>	<b>52</b>	<b>52</b>
Rate of new admissions per age range	18-29	24.0%	21.3%	18.5%
	30-39	10.9%	10.7%	11.2%
	40-49	4.6%	6.2%	5.1%
	50 or older	1.7%	0.0%	1.1%
Rate of departures per age range	18-29	17.7%	14.6%	14.0%
	30-39	11.4%	7.3%	10.1%
	40-49	6.9%	6.2%	3.4%
	50 or older	0.6%	1.1%	1.7%
Turnover rate per age range	18-29	41.7%	36.0%	32.6%
	30-39	22.3%	18.0%	21.3%
	40-49	11.4%	12.4%	8.4%
	50 or older	2.3%	1.1%	2.8%

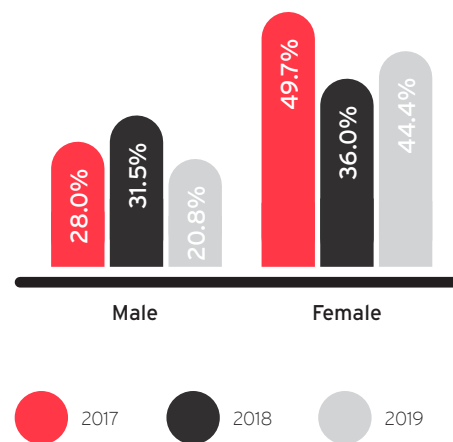
Unit: Values expressed in number of admissions and number of departures of employees and rates (new admissions and turnover). The formula applied for the calculation of the rate of new admissions and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

### Admissions and departures of employees by gender



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

### Turnover rate by gender



**Unit:** Values expressed in percentage.

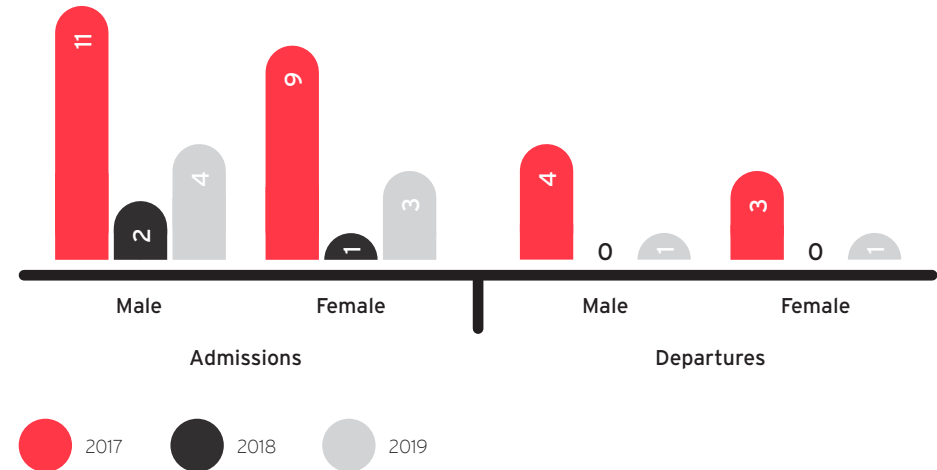
## SAFEMODE

The rate of male new admissions is 8.5% (4.5% in 2018) and the rate of female new admissions is 6.4% (2.3% in 2018).

		2017	2018	2019
Number of admissions per age range	18-29	5	1	5
	30-39	4	0	2
	40-49	3	2	0
	50 or older	8	0	0
	<b>TOTAL</b>	<b>20</b>	<b>3</b>	<b>7</b>
Number of departures per age range	18-29	2	0	1
	30-39	1	0	1
	40-49	0	0	0
	50 or older	4	0	0
	<b>TOTAL</b>	<b>7</b>	<b>0</b>	<b>2</b>
Rate of new admissions per age range	18-29	6.6%	2.3%	10.6%
	30-39	5.3%	0.0%	4.3%
	40-49	3.9%	4.5%	0.0%
	50 or older	10.5%	0.0%	0.0%
Rate of departures per age range	18-29	2.6%	0.0%	2.1%
	30-39	1.3%	0.0%	2.1%
	40-49	0.0%	0.0%	0.0%
	50 or older	5.3%	0.0%	0.0%
Turnover rate per age range	18-29	9.2%	2.3%	12.8%
	30-39	6.6%	0.0%	6.4%
	40-49	3.9%	4.5%	0.0%
	50 or older	15.8%	0.0%	0.0%

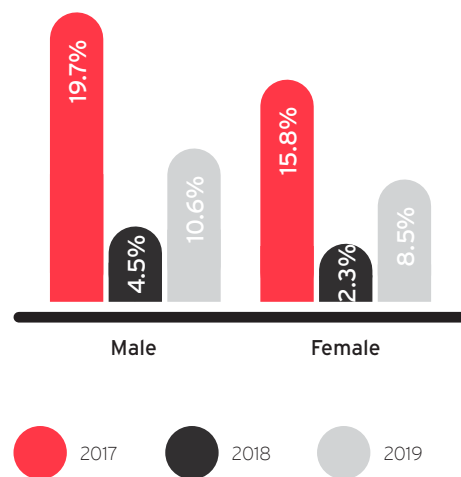
**Unit:** Values expressed in number of admissions and number of departures of employees and rates (new admissions and turnover). The formula applied for the calculation of the rate of new admissions and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

## Admissions and departures of employees by gender



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

### Turnover rate by gender



Unit: Values expressed in percentage.

### GEP

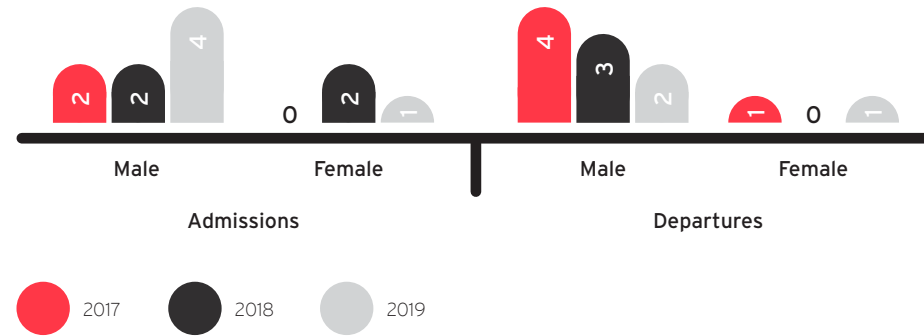
The rate of male new admissions is 8.5% (4.5% in 2018) and the rate of female new admissions is 6.4% (2.3% in 2018).

		2017	2018	2019
Number of admissions per age range	18-29	0	0	2
	30-39	1	2	1
	40-49	1	1	1
	50 or older	0	1	1
	<b>TOTAL</b>	<b>2</b>	<b>4</b>	<b>5</b>
Number of departures per age range	18-29	0	0	0
	30-39	0	0	0
	40-49	1	0	1
	50 or older	4	3	2
	<b>TOTAL</b>	<b>5</b>	<b>3</b>	<b>3</b>
Rate of new admissions per age range	18-29	0.0%	0.0%	3.5%
	30-39	1.8%	3.6%	1.8%
	40-49	1.8%	1.8%	1.8%
	50 or older	0.0%	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	1.8%	0.0%	1.8%
	50 or older	7.3%	5.4%	3.5%
Turnover rate per age range	18-29	0.0%	0.0%	3.5%
	30-39	1.8%	3.6%	1.8%
	40-49	3.6%	1.8%	3.5%
	50 or older	7.3%	7.1%	5.3%

Unit: 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.

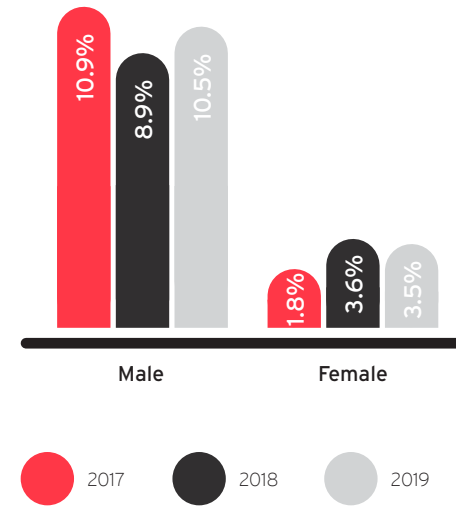


### Admissions and departures of employees by gender



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

### Turnover rate by gender



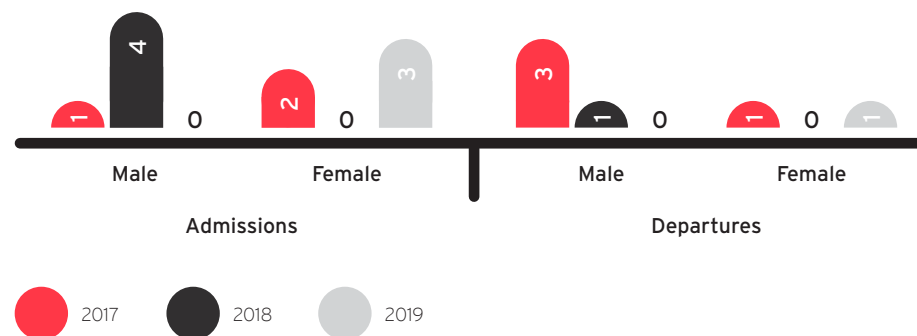
**Unit:** Values expressed in percentage.

## FIDELIDADE CAR SERVICE

In 2019, 3 female employees were hired. In total, 1 more employee was hired comparing to 2018.

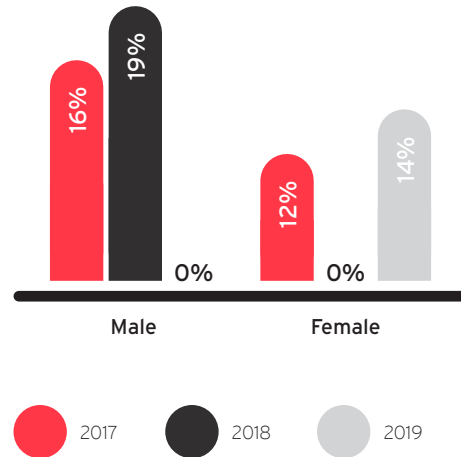
		2017	2018	2019
Number of admissions per age range	18-29	1	1	2
	30-39	2	3	1
	40-49	0	0	0
	50 or older	0	0	0
	<b>TOTAL</b>	<b>3</b>	<b>4</b>	<b>3</b>
Number of departures per age range	18-29	0	0	1
	30-39	1	1	0
	40-49	0	0	0
	50 or older	3	0	0
	<b>TOTAL</b>	<b>4</b>	<b>1</b>	<b>1</b>
Rate of new admissions per age range	18-29	4.0%	3.8%	7.1%
	30-39	8.0%	11.5%	3.6%
	40-49	0.0%	0.0%	0.0%
	50 or older	0.0%	0.0%	0.0%
Rate of departures per age range	18-29	0.0%	0.0%	3.6%
	30-39	4.0%	3.8%	0.0%
	40-49	0.0%	0.0%	0.0%
	50 or older	12.0%	0.0%	0.0%
Turnover rate per age range	18-29	4.0%	3.8%	10.7%
	30-39	12.0%	15.4%	3.6%
	40-49	0.0%	0.0%	0.0%
	50 or older	12.0%	0.0%	0.0%

## Admissions and departures of employees by gender



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

### Turnover rate by gender



Unit: Values expressed in percentage.

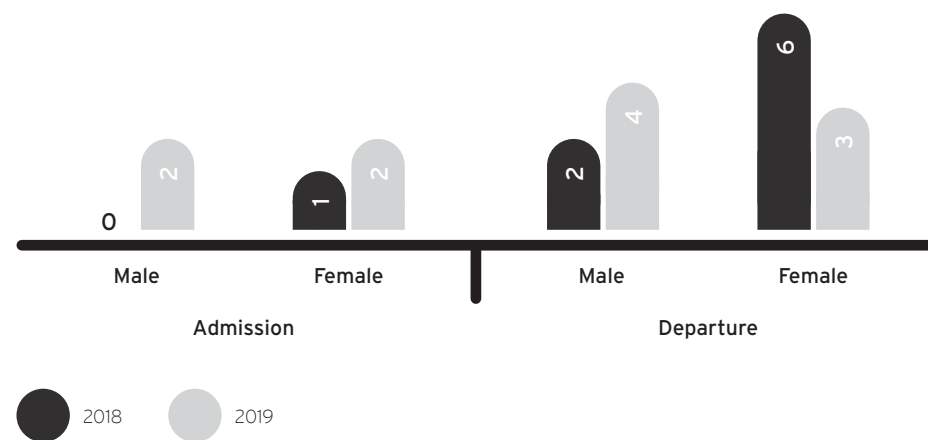
### FIDELIDADE PROPERTY

In 2019, 4 employees were hired, 2 male employees and 2 female employees.

		2018	2019
Number of admissions per age range	18-29	0	2
	30-39	1	2
	40-49	0	0
	50 or older	0	0
	<b>TOTAL</b>	<b>1</b>	<b>4</b>
Number of departures per age range	18-29	0	1
	30-39	0	3
	40-49	0	1
	50 or older	8	2
	<b>TOTAL</b>	<b>8</b>	<b>7</b>
Rate of new admissions per age range	18-29	0.0%	5.6%
	30-39	2.6%	5.6%
	40-49	0.0%	0.0%
	50 or older	0.0%	0.0%
Rate of departures per age range	18-29	0.0%	2.8%
	30-39	0.0%	8.3%
	40-49	0.0%	2.8%
	50 or older	20.5%	5.6%
Turnover rate per age range	18-29	0.0%	8.3%
	30-39	2.6%	13.9%
	40-49	0.0%	2.8%
	50 or older	20.5%	5.6%

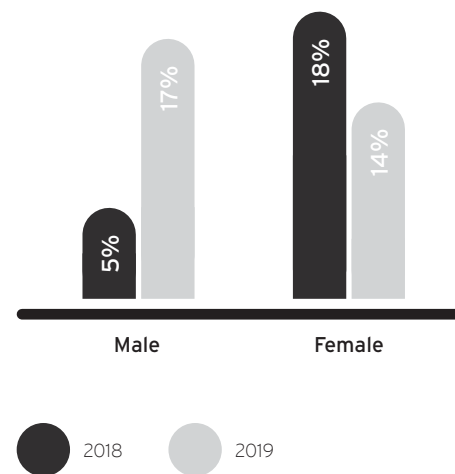
Unit: Values expressed in number of admissions and number of departures of employees and rates (new admissions and turnover). The formula applied for the calculation of the rate of new admissions and turnover rate can be found in the Annex | Criteria for the calculation of indicators.

### Admissions and departures of employees by gender



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

### Turnover rate by gender



**Unit:** Values expressed in percentage.

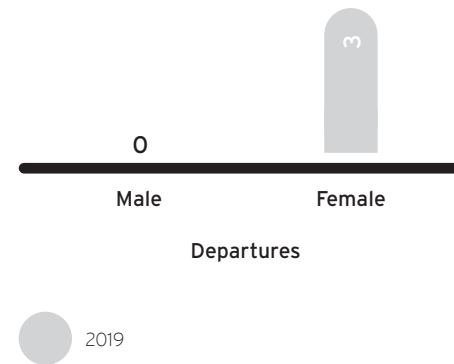
## CARES

In 2019, there were no new admissions.

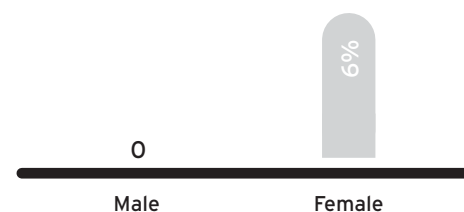
		2019
Number of admissions per age range	18-29	0
	30-39	0
	40-49	0
	50 or older	0
	<b>TOTAL</b>	<b>0</b>
Number of departures per age range	18-29	1
	30-39	0
	40-49	2
	50 or older	0
	<b>TOTAL</b>	<b>3</b>
Rate of new admissions per age range	18-29	0.0%
	30-39	0.0%
	40-49	0.0%
	50 or older	0.0%
Rate of departures per age range	18-29	2.0%
	30-39	0.0%
	40-49	3.9%
	50 or older	0.0%
Turnover rate per age range	18-29	2.0%
	30-39	0.0%
	40-49	3.9%
	50 or older	0.0%

**Unit:** 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



**Unit:** Values expressed in number of departures of employees by gender.

**Turnover rate by gender**

2019

**Unit:** Values expressed in percentage.

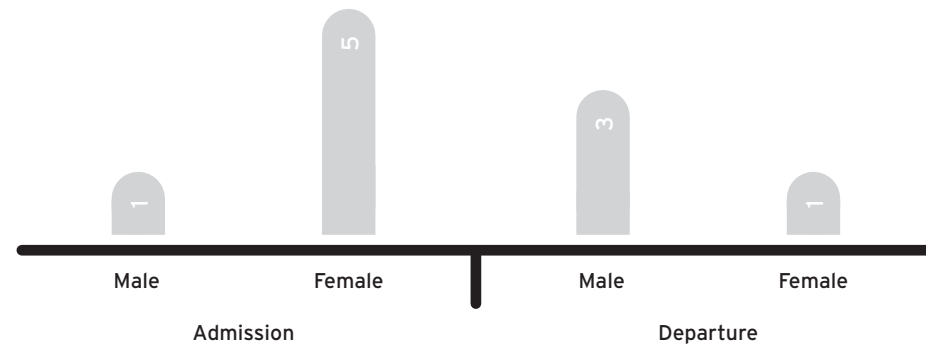
**FIDELIDADE - SGOIC**

In 2019, 6 employees were hired, 1 male employee and 5 female employees.

		2019
Number of admissions per age range	18-29	2
	30-39	3
	40-49	1
	50 or older	0
	<b>TOTAL</b>	<b>6</b>
Number of departures per age range	18-29	3
	30-39	1
	40-49	0
	50 or older	0
	<b>TOTAL</b>	<b>4</b>
Rate of new admissions per age range	18-29	22.2%
	30-39	33.3%
	40-49	11.1%
	50 or older	0.0%
	<b>TOTAL</b>	<b>66.6%</b>
Rate of departures per age range	18-29	33.3%
	30-39	11.1%
	40-49	0.0%
	50 or older	0.0%
	<b>TOTAL</b>	<b>44.4%</b>
Turnover rate per age range	18-29	55.6%
	30-39	44.4%
	40-49	11.1%
	50 or older	0.0%
	<b>TOTAL</b>	<b>52.2%</b>

**Unit:** 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.

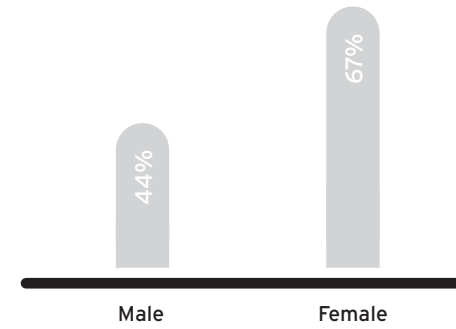
### Admissions and departures of employees by gender



● 2019

**Unit:** Values expressed in number of departures of employees by gender.

### Turnover rate by gender



● 2019

**Unit:** Values expressed in percentage.

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

##### FIDELIDADE

	2017	2018	2019
<b>INJURY RATE</b>			
Male	2.4%	2.2%	2.5%
Female	5.1%	4.1%	4.3%
<b>TOTAL OCCUPATIONAL ACCIDENTS</b>			
Male	20	17	19
Female	53	42	45
<b>Total Occupational Accidents</b>	<b>73</b>	<b>59</b>	<b>64</b>
<b>OCCUPATIONAL ILLNESSES</b>			
Male	0	0	0
Female	0	0	0
<b>Total Occupational Illnesses</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>LOST WORKING DAYS</b>			
<b>DUE TO OCCUPATIONAL ACCIDENTS</b>			
Male	268	277	257
Female	1062	969	672
<b>Total Lost Working Days</b>			
<b>due to Occupational Accidents</b>	<b>1.330</b>	<b>1246</b>	<b>929</b>
<b>ABSENTEEISM RATE</b>			
Male	2.4%	3.4%	3.4%
Female	5.1%	6.2%	6.2%
<b>NUMBER OF DEATHS</b>			
Male	0	0	0
Female	0	0	0
<b>Total Deaths</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

##### MULTICARE

	2017	2018	2019
<b>INJURY RATE</b>			
Male	5.5%	1.9%	1.8%
Female	3.9%	1.5%	5.4%
<b>TOTAL OCCUPATIONAL ACCIDENTS</b>			
Male	3	1	1
Female	4	2	7
<b>Total Occupational Accidents</b>	<b>7</b>	<b>3</b>	<b>8</b>
<b>OCCUPATIONAL ILLNESSES</b>			
Male	0	N.R.	0
Female	0	N.R.	0
<b>Total Occupational Illnesses</b>	<b>0</b>	<b>N.R.</b>	<b>0</b>
<b>LOST WORKING DAYS</b>			
<b>DUE TO OCCUPATIONAL ACCIDENTS</b>			
Male	128	7	0
Female	118	45	166
<b>Total Lost Working Days</b>			
<b>due to Occupational Accidents</b>	<b>246</b>	<b>52</b>	<b>166</b>
<b>ABSENTEEISM RATE</b>			
Male	2.1%	5.2%	6.8%
Female	3.6%	5.8%	10.2%
<b>NUMBER OF DEATHS</b>			
Male	0	0	0
Female	0	0	0
<b>Total Deaths</b>	<b>0</b>	<b>0</b>	<b>0</b>

**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

	2017	2018	2019
<b>INJURY RATE</b>			
Male	5.3%	5.1%	0.0%
Female	2.4%	5.5%	0.0%
<b>TOTAL OCCUPATIONAL ACCIDENTS</b>			
Male	1	1	0
Female	1	2	0
<b>Total Occupational Accidents</b>	<b>2</b>	<b>3</b>	<b>0</b>
<b>OCCUPATIONAL ILLNESSES</b>			
Male	0	0	0
Female	0	0	0
<b>Total Occupational Illnesses</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>LOST WORKING DAYS</b>			
<b>DUE TO OCCUPATIONAL ACCIDENTS</b>			
Male	0	0	0
Female	0	0	0
<b>Total Lost Working Days</b>			
<b>due to Occupational Accidents</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>ABSENTEEISM RATE</b>			
Male	1.4%	4.5%	1.6%
Female	4.6%	8.5%	6.7%
<b>NUMBER OF DEATHS</b>			
Male	0	0	0
Female	0	0	0
<b>Total Deaths</b>	<b>0</b>	<b>0</b>	<b>0</b>

**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. There were no deaths.

## FIDELIDADE ASSISTANCE

	2017	2018	2019
<b>INJURY RATE</b>			
Male	2.1%	0.0%	5.7%
Female	3.2%	2.3%	13.5%
<b>TOTAL OCCUPATIONAL ACCIDENTS</b>			
Male	1	0	3
Female	2	2	7
<b>Total Occupational Accidents</b>	<b>3</b>	<b>2</b>	<b>10</b>
<b>NUMBER OF OCCUPATIONAL ILLNESSES</b>			
Male	0	0	0
Female	1	0	0
<b>Total Occupational Illnesses</b>	<b>1</b>	<b>0</b>	<b>0</b>
<b>LOST WORKING DAYS</b>			
<b>DUE TO OCCUPATIONAL ACCIDENTS</b>			
Male	9	0	42
Female	40	114	395
<b>Total Lost Working Days</b>			
<b>due to Occupational Accidents</b>	<b>49</b>	<b>114</b>	<b>437</b>
<b>ABSENTEEISM RATE</b>			
Male	3.9%	1.5%	4.7%
Female	11.3%	10.2%	24.1%
<b>NUMBER OF DEATHS</b>			
Male	0	0	0
Female	0	0	0
<b>Total Deaths</b>	<b>0</b>	<b>0</b>	<b>0</b>

**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

	2017	2018	2019
<b>INJURY RATE</b>			
Male	3	0	0
Female	3	0	11.43%
<b>TOTAL OCCUPATIONAL ACCIDENTS</b>			
Male	1	0	0
Female	1	0	2
<b>Total Occupational Accidents</b>	<b>2</b>	<b>0</b>	<b>2</b>
<b>NUMBER OF OCCUPATIONAL ILLNESSES</b>			
Male	0	0	0
Female	0	0	0
<b>Total Occupational Illnesses</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>LOST WORKING DAYS</b>			
<b>DUE TO OCCUPATIONAL ACCIDENTS</b>			
Male	31	0	0
Female	15	0	26
<b>Total Lost Working Days</b>			
<b>due to Occupational Accidents</b>	<b>46</b>	<b>0</b>	<b>26</b>
<b>ABSENTEEISM RATE</b>			
Male	0.4%	1.5%	2.9%
Female	0.2%	2.8%	1.5%
<b>NUMBER OF DEATHS</b>			
Male	0	0	0
Female	0	0	0
<b>Total Deaths</b>	<b>0</b>	<b>0</b>	<b>0</b>

**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

	2017	2018	2019
<b>INJURY RATE</b>			
Male	0.0%	0.0%	5.1%
Female	11.4%	0.0%	10.4%
<b>TOTAL OCCUPATIONAL ACCIDENTS</b>			
Male	0	0	2
Female	1	0	1
<b>Total Occupational Accidents</b>	<b>1</b>	<b>0</b>	<b>3</b>
<b>NUMBER OF OCCUPATION AL ILLNESSES</b>			
Male	0	0	0
Female	0	0	0
<b>Total Occupational Illnesses</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>LOST WORKING DAYS</b>			
<b>DUE TO OCCUPATIONAL ACCIDENTS</b>			
Male	0	0	22
Female	6	0	0
<b>Total Lost Working Days</b>			
<b>due to Occupational Accidents</b>	<b>6</b>	<b>0</b>	<b>22</b>
<b>ABSENTEEISM RATE</b>			
Male	4.8%	2.5%	4.4%
Female	4.0%	2.4%	9.1%
<b>NUMBER OF DEATHS</b>			
Male	0	0	0
Female	6	0	0
<b>Total Deaths</b>	<b>6</b>	<b>0</b>	<b>0</b>

**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

	2017	2018	2019
<b>INJURY RATE</b>			
Male	0.0%	6.0%	21.7%
Female	0.0%	0.0%	22.7%
<b>TOTAL OCCUPATIONAL ACCIDENTS</b>			
Male	0	1	3
Female	0	0	2
<b>Total Occupational Accidents</b>	<b>0</b>	<b>1</b>	<b>5</b>
<b>NUMBER OF OCCUPATIONAL ILLNESSES</b>			
Male	0	0	0
Female	0	0	0
<b>Total Occupational Illnesses</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>LOST WORKING DAYS</b>			
<b>DUE TO OCCUPATIONAL ACCIDENTS</b>			
Male	0	113	295
Female	0	0	0
<b>Total Lost Working Days</b>			
<b>due to Occupational Accidents</b>	<b>0</b>	<b>0</b>	<b>295</b>
<b>ABSENTEEISM RATE</b>			
Male	0.7%	3.9%	8.7%
Female	1.1%	4.4%	1.3%
<b>NUMBER OF DEATHS</b>			
Male	0	0	0
Female	0	0	0
<b>Total Deaths</b>	<b>0</b>	<b>0</b>	<b>0</b>

**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	2019
<b>INJURY RATE</b>		
Male	0.0%	0.0%
Female	0.0%	0.0%
<b>TOTAL OCCUPATIONAL ACCIDENTS</b>		
Male	0	0
Female	0	0
<b>Total Occupational Accidents</b>	<b>0</b>	<b>0</b>
<b>NUMBER OF OCCUPATIONAL ILLNESSES</b>		
Male	0	0
Female	0	0
<b>Total Occupational Illnesses</b>	<b>0</b>	<b>0</b>
<b>LOST WORKING DAYS</b>		
<b>DUE TO OCCUPATIONAL ACCIDENTS</b>		
Male	0	0
Female	0	0
<b>Total Lost Working Days</b>		
<b>due to Occupational Accidents</b>	<b>0</b>	<b>0</b>
<b>ABSENTEEISM RATE</b>		
Male	2.8%	3.7%
Female	10.8%	8.6%
<b>NUMBER OF DEATHS</b>		
Male	0	0
Female	0	0
<b>Total Deaths</b>	<b>0</b>	<b>0</b>

**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.

## CARES

	2019
<b>INJURY RATE</b>	
Male	12.2%
Female	9.5%
<b>TOTAL OCCUPATIONAL ACCIDENTS</b>	
Male	3
Female	2
<b>Total Occupational Accidents</b>	<b>5</b>
<b>NUMBER OF OCCUPATIONAL ILLNESSES</b>	
Male	0
Female	0
<b>Total Occupational Illnesses</b>	<b>0</b>
<b>LOST WORKING DAYS</b>	
<b>DUE TO OCCUPATIONAL ACCIDENTS</b>	
Male	42
Female	51
<b>Total Lost Working Days</b>	
<b>due to Occupational Accidents</b>	<b>93</b>
<b>ABSENTEEISM RATE</b>	
Male	3.1%
Female	9.3%
<b>NUMBER OF DEATHS</b>	
Male	0
Female	0
<b>Total Deaths</b>	<b>0</b>

**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 - SGOIC

	2019
<b>INJURY RATE</b>	
Male	0.0%
Female	0.0%
<b>TOTAL OCCUPATIONAL ACCIDENTS</b>	
Male	0
Female	0
<b>Total Occupational Accidents</b>	<b>0</b>
<b>NUMBER OF OCCUPATIONAL ILLNESSES</b>	
Male	0
Female	0
<b>Total Occupational Illnesses</b>	<b>0</b>
<b>LOST WORKING DAYS</b>	
<b>DUE TO OCCUPATIONAL ACCIDENTS</b>	
Male	0
Female	0
<b>Total Lost Working Days</b>	
<b>due to Occupational Accidents</b>	<b>0</b>
<b>ABSENTEEISM RATE</b>	
Male	0.6%
Female	1.4%
<b>NUMBER OF DEATHS</b>	
Male	0
Female	0
<b>Total Deaths</b>	<b>0</b>

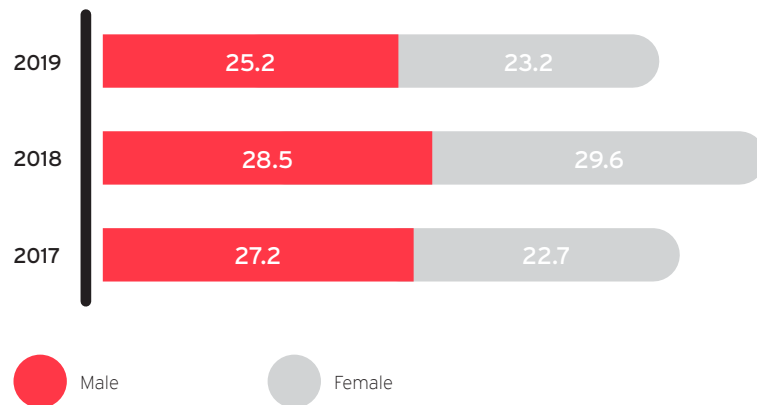
**Units:** Values expressed in number of days and rates. The formula applied for the calculation of the absenteeism rate can be found in the Annex | Criteria for the calculation of indicators.

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

##### FIDELIDADE

In 2019, there was a 17% decrease in the total average number of training hours provided to employees.

##### Average training hours provided, by gender



**Unit:** Values expressed in average training hours.

	2017		2018	
	Male	Female	Male	Female
Management	15.1	126.0	126.0	0.0
Support	16.2	16.5	16.5	14.8
Coordination	51.5	40.9	40.9	49.9
Technical area	23.4	29.8	29.8	36.5
Others - supporting area	1.5	N/A	N/A	N/A
<b>HOURS/EMPLOYEE</b>	<b>27.2</b>	<b>28.5</b>	<b>28.5</b>	<b>29.6</b>

**Unit:** 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.

	2019	
	Male	Female
Management	13.1	N/A
Executive	32.0	33.3
Manager/ Expert	30.2	51.7
Team Leader/ Professional	30.1	30.5
Assistant	9.6	9.1
Not Applicable	17.8	0.0
<b>HOURS/EMPLOYEE</b>	<b>25.2</b>	<b>23.2</b>

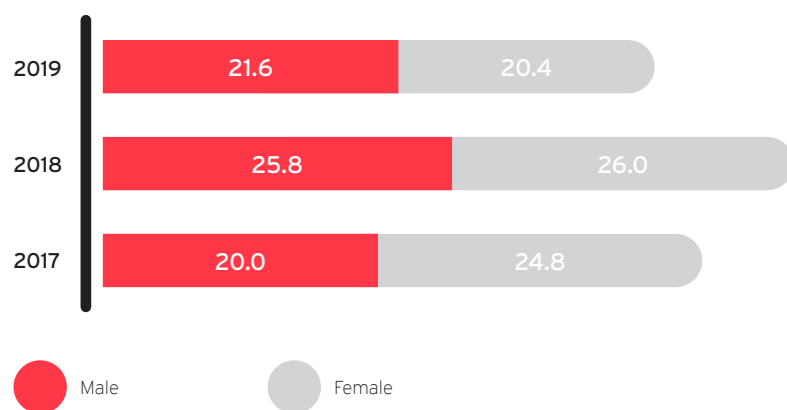
**Unit:** Values expressed in average training hours per employee. The formula applied for the calculation of hours/employee can be found in the Annex | Criteria for the calculation of indicators.

**Note:** In 2019, the professional categories were changed and standardised according to the group's categories: Management, Executive, Manager/Expert, Team Leader/Professional, Assistant and Not Applicable.

## MULTICARE

In 2019, there was a 20% decrease year-on-year (2018) in the total number of training hours provided to employees.

### Average training hours provided, by gender



**Unit:** Values expressed in average training hours.

	2017	
	Male	Female
Management	0.0	0.0
Administrative area	10.6	13.5
Coordination area	62.9	70.1
Technical area + consultancy	29.4	37.1
Others - supporting area	0.0	0.0
<b>HOURS/EMPLOYEE</b>	<b>20.0</b>	<b>24.8</b>

**Unit:** 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.

	2018	
	Male	Female
Management	34.5	62.0
Support	16.1	17.8
Coordination	38.1	50.3
Technical area	38.6	28.7
<b>HOURS/EMPLOYEE</b>	<b>25.8</b>	<b>26</b>

**Unit:** 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.

	2019	
	Male	Female
Management	N/A	45.8
Executive	N/A	N/A
Manager/ Expert	28.0	36.3
Team Leader/ Professional	24.9	24.1
Assistant	18.4	13.1
Not Applicable	N/A	N/A
<b>HOURS/EMPLOYEE</b>	<b>21.6</b>	<b>20.4</b>

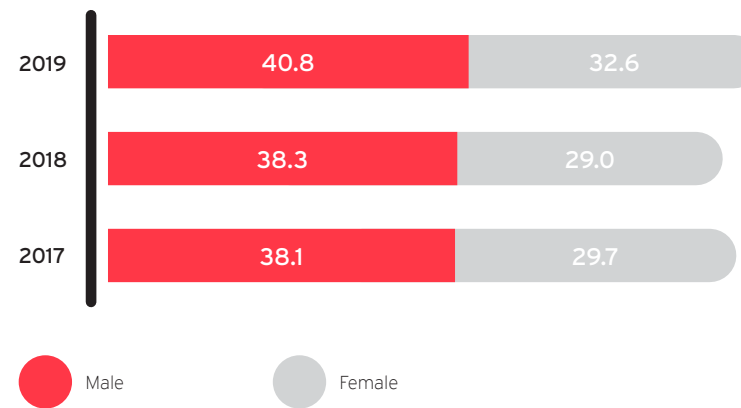
**Unit:** Values expressed in average training hours per employee. The formula applied for the calculation of hours/employee can be found in the Annex | Criteria for the calculation of indicators.

**Note:** In 2019, the professional categories were changed and standardised according to the group's categories: Management, Executive, Manager/Expert, Team Leader/Professional, Assistant and Not Applicable.

## OK! TELESEGUROS

In 2019 there was a 10% increase in the total average number of training hours provided to employees compared to 2018.

### Average training hours provided, by gender



**Unit:** Values expressed in average training hours.

	2017		2018	
	Male	Female	Male	Female
Management	0.0	0.0	59.5	0.0
Support	7.0	11.2	9.6	16.3
Coordination	187.7	92.0	77.2	48.3
Technical area	23.9	37.1	38.8	31.1
Others - supporting area	0.0	0.0	n/a	n/a
<b>HOURS/EMPLOYEE</b>	<b>38.1</b>	<b>29.7</b>	<b>38.3</b>	<b>29.0</b>

**Unit:** Values expressed in average training hours per employee.

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

	2019	
	Male	Female
Management	43.5	N/A
Executive	N/A	N/A
Manager/ Expert	52.5	31.8
Team Leader/ Professional	27.2	29.5
Assistant	51.7	38.0
Not Applicable	N/A	N/A
<b>HOURS/EMPLOYEE</b>	<b>40.8</b>	<b>32.6</b>

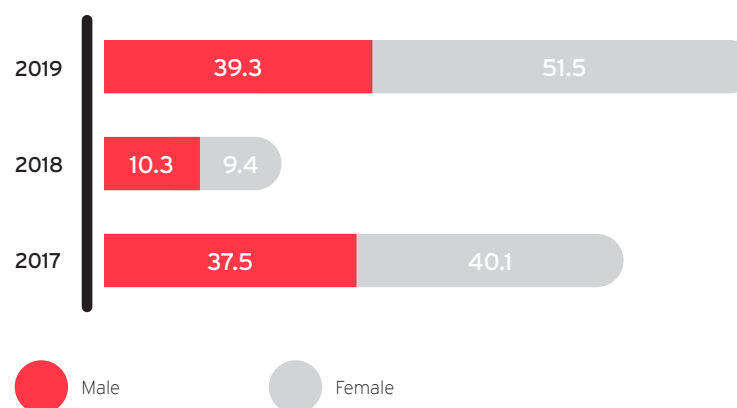
**Unit:** Values expressed in average training hours per employee. The formula applied for the calculation of hours/employee can be found in the Annex | Criteria for the calculation of indicators.

**Note:** In 2019, the professional categories were changed and standardised according to the group's categories: Management, Executive, Manager/Expert, Team Leader/Professional, Assistant and Not Applicable.

## FIDELIDADE ASSISTANCE

In 2019 there was a 370% increase in the total average number of training hours provided to employees.

### Average training hours provided, by gender



**Unit:** Values expressed in average training hours per employee.



	2017	
	Male	Female
Management	0.0	0.0
Administrative area	41.5	44.6
Technical area + consultancy	17.7	16.4
Coordination area	42.7	38.8
Others - supporting area	0.0	0.0
<b>HOURS/EMPLOYEE</b>	<b>37.5</b>	<b>40.1</b>

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

	2018	
	Male	Female
Management	38.5	0.0
Support	9.6	8.7
Technical area	10.5	9.2
Coordination	17.5	14.9
<b>HOURS/EMPLOYEE</b>	<b>10.3</b>	<b>9.3</b>

**Unit:** 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.

	2019	
	Male	Female
Management	N/A	N/A
Executive	N/A	N/A
Manager/ Expert	N/A	N/A
Team Leader/ Professional	13.5	N.A.
Assistant	N/A	N/A
Not Applicable	39.3	51.5
<b>HOURS/EMPLOYEE</b>	<b>39.3</b>	<b>51.5</b>

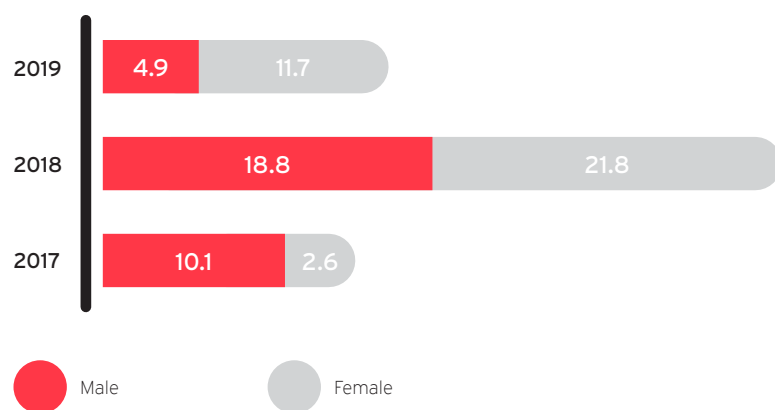
**Unit:** Values expressed in average training hours per employee. The formula applied for the calculation of hours/employee can be found in the Annex | Criteria for the calculation of indicators.

**Note:** In 2019, the professional categories were changed and standardised according to the group's categories: Management, Executive, Manager/Expert, Team Leader/Professional, Assistant and Not Applicable.

## SAFEMODE

In 2019 there was a 60% decrease in the total average number of training hours provided to employees.

### Average training hours provided, by gender



**Unit:** Values expressed in average training hours.

	2017	
	Male	Female
Board of Directors	0.0	0.0
Directors	6.0	0.0
Coordinators	0.9	6.3
Technicians of operational areas	13.8	2.4
Technicians of support areas	0.0	0.0
<b>HOURS/EMPLOYEE</b>	<b>10.1</b>	<b>2.6</b>

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

	2018	
	Male	Female
Management	61.5	0.0
Support	8.3	20.7
Technical area	21.4	21.6
Coordination	17.5	30.5
<b>HOURS/EMPLOYEE</b>	<b>18.8</b>	<b>21.8</b>

**Unit:** 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.

	2019	
	Male	Female
Management	0.0	N/A
Executive	N/A	N/A
Manager/ Expert	N/A	24.8
Team Leader/ Professional	3.9	7.8
Assistant	9.6	19.0
Not Applicable	0.0	0.0
<b>HOURS/EMPLOYEE</b>	<b>4.9</b>	<b>11.7</b>

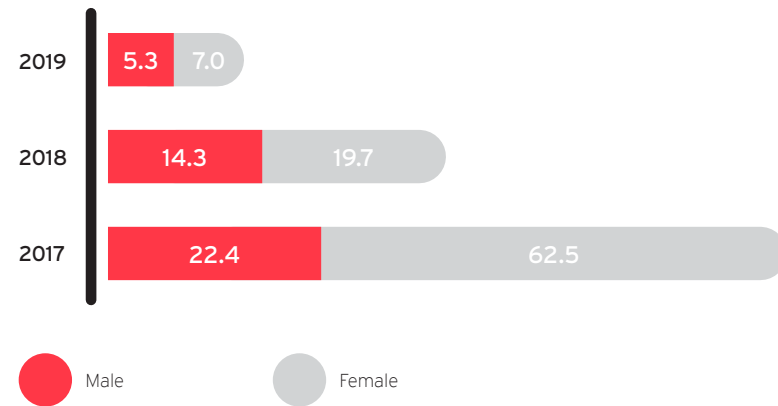
**Unit:** Values expressed in average training hours per employee. The formula applied for the calculation of hours/employee can be found in the Annex | Criteria for the calculation of indicators.

**Note:** In 2019, the professional categories were changed and standardised according to the group's categories: Management, Executive, Manager/Expert, Team Leader/Professional, Assistant and Not Applicable.

## GEP

In 2019 there was a 64% decrease in the total average number of training hours provided to employees.

### Average training hours provided, by gender



**Unit:** Values expressed in average training hours.

	2017	
	Male	Female
Heads	35.0	52.5
Experts	0.0	N/A
Technicians + administrative staff	10.0	65.0
<b>HOURS/EMPLOYEE</b>	<b>22.4</b>	<b>62.5</b>

	2018	
	Male	Female
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
<b>HOURS/EMPLOYEE</b>	<b>14.3</b>	<b>19.7</b>

**Unit:** 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.

	2019	
	Male	Female
Management	0.0	N/A
Executive	N/A	N/A
Manager/ Expert	10.8	N/A
Team Leader/ Professional	4.9	8.1
Assistant	0.0	4.7
Not Applicable	N/A	N/A
<b>HOURS/EMPLOYEE</b>	<b>5.3</b>	<b>7.0</b>

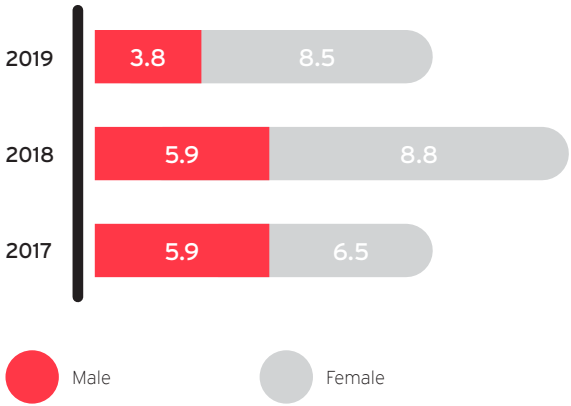
**Unit:** Values expressed in average training hours per employee. The formula applied for the calculation of hours/employee can be found in the Annex | Criteria for the calculation of indicators.

**Note:** In 2019, the professional categories were changed and standardised according to the group's categories: Management, Executive, Manager/Expert, Team Leader/Professional, Assistant and Not Applicable.

FIDELIDADE CAR SERVICE

In 2019 there was a 19% decrease year on year in the total average number of training hours provided to employees.

Average training hours provided, by gender



Unit: Values expressed in average training hours per employee.

	2017	
	Male	Female
Heads	18.3	1
Experts	0	1
Technicians + administrative staff	0.7	4
HOURS/EMPLOYEE	5.9	6.5

	2018	
	Male	Female
Management	6.5	0
Coordination	72	19
Support	33.5	51.5
HOURS/EMPLOYEE	5.86	8.81

Unit: 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 and support.

	2019	
	Male	Female
Management	1.0	N/A
Executive	N/A	N/A
Manager/ Expert	21.0	N/A
Team Leader/ Professional	5.3	46.5
Assistant	1.1	4.2
Not Applicable	N/A	N/A
<b>HOURS/EMPLOYEE</b>	<b>3.8</b>	<b>8.5</b>

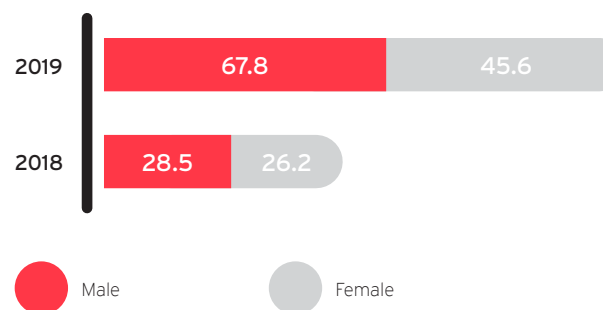
**Unit:** Values expressed in average training hours per employee. The formula applied for the calculation of hours/employee can be found in the Annex | Criteria for the calculation of indicators.

**Note:** In 2019, the professional categories were changed and standardised according to the group's categories: Management, Executive, Manager/Expert, Team Leader/Professional, Assistant and Not Applicable.

## FIDELIDADE PROPERTY

In 2019 there was an increase in the total average number of training hours provided to employees of more than 100% comparing to 2018.

### Average training hours provided, by gender



**Unit:** Values expressed in 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
<b>HOURS/EMPLOYEE</b>	<b>28.5</b>	<b>26.2</b>

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

	2019	
	Male	Female
Management	38.8	N/A
Executive	N/A	N/A
Manager/ Expert	18.5	10.5
Team Leader/ Professional	60.9	48.4
Assistant	84.6	47.0
Not Applicable	N/A	N/A
<b>HOURS/EMPLOYEE</b>	<b>67.8</b>	<b>45.6</b>

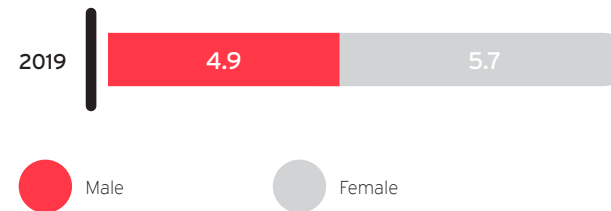
**Unit:** Values expressed in average training hours per employee. The formula applied for the calculation of hours/employee can be found in the Annex | Criteria for the calculation of indicators.

**Note:** In 2019, the professional categories were changed and standardised according to the group's categories: Management, Executive, Manager/Expert, Team Leader/Professional, Assistant and Not Applicable.

## CARES

In 2019, male employees received, in average, nearly 4.9 training hours, whereas female employees received, in average, 5.7 training hours.

### Average training hours provided, by gender



**Unit:** Values expressed in average training hours per employee.

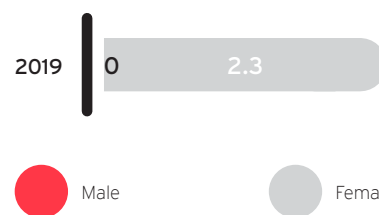
	2019	
	Male	Female
Management	N/A	N/A
Executive	N/A	N/A
Manager/ Expert	N/A	N/A
Team Leader/ Professional	N/A	N/A
Assistant	N/A	N/A
Not Applicable	4.9	5.7
<b>HOURS/EMPLOYEE</b>	<b>4.9</b>	<b>5.7</b>

**Unit:** 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.

## FIDELIDADE - SGOIC

In 2019, only female employees received training, corresponding in average to 2.3 training hours.

### Average training hours provided, by gender



**Unit:** Values expressed in average training hours per employee.

	2019	
	Male	Female
Management	0.0	N/A
Executive	N/A	N/A
Manager/ Expert	N/A	N/A
Team Leader/ Professional	N/A	N/A
Assistant	N/A	N/A
Not Applicable	0.0	2.3
<b>HOURS/EMPLOYEE</b>	<b>0.0</b>	<b>2.3</b>

**Unit:** 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.



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**404-2: Skills management and continuous learning programmes****FIDELIDADE | MULTICARE | OK! TELESEGUROS | GEP | CARES | FIDELIDADE - SGOIC**

FYOUTURE and FIDME.

**FIDELIDADE ASSISTANCE**

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

**SAFEMODE**

Safemode provides financial support for external training in the employees' areas of operation.

**FIDELIDADE CAR SERVICE**

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

**FIDELIDADE PROPERTY**

Not reported.

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

In 2019, 94.0% of male employees and 95.7% of female employees were subject to career development and performance reviews.

**MULTICARE**

In 2019, 95.9% of male employees and 98.4% of female employees were subject to career development and performance reviews.

**OK! TELESEGUROS**

In 2019, 96.3% of male employees and 94.3% of female employees were subject to regular career development and performance reviews.

**FIDELIDADE ASSISTANCE**

In 2019, 93.5% of male employees and 89.1% of female employees were subject to regular career development and performance reviews.

**SAFEMODE**

In 2019, 95.5% of male employees and 95.5% of female employees were subject to regular career development and performance reviews.

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**GEP**

In 2019, 90.9% of male employees and 91.7% of female employees were subject to regular career development and performance reviews.

**FIDELIDADE CAR SERVICE**

In 2019, 94.4% of male employees and 100% of female employees were subject to regular career development and performance reviews.

**FIDELIDADE PROPERTY**

In 2019, 100% of male employees and 94.4% of female employees were subject to regular career development and performance reviews.

**CARES**

In 2019, 44.4% of male employees and 85.7% of female employees were subject to regular career development and performance reviews.

**FIDELIDADE - SGOIC**

The employees of Fidelidade - SGOIC were not subject to performance reviews.

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

	2017
<b>MANAGEMENT</b>	
Male	7
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	2
>= 40 and <50	1
>= 50	4
<b>Total</b>	<b>7</b>
<b>ADMINISTRATIVE AREA</b>	
Male	289
Female	653
People with dis.	32
Age range	
< 30	73
>= 30 and <40	115
>= 40 and <50	390
>= 50	364
<b>Total</b>	<b>942</b>

(continuation)

	2017
<b>COORDINATION AREA</b>	
Male	239
Female	151
People with dis.	6
Age range	
< 30	1
>= 30 and <40	23
>= 40 and <50	158
>= 50	208
<b>Total</b>	<b>390</b>
<b>TECHNICAL AREA + CONSULTANCY</b>	
Male	583
Female	622
People with dis.	22
Age range	
< 30	91
>= 30 and <40	161
>= 40 and <50	556
>= 50	397
<b>Total</b>	<b>1205</b>

(continuation)

	2017
<b>OTHERS - SUPPORTING AREA</b>	
Male	11
Female	8
People with dis.	1
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	3
>= 50	16
<b>Total</b>	<b>19</b>

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

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

	2019
<b>MANAGEMENT</b>	
Male	6
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	1
>= 40 and <50	1
>= 50	4
<b>Total</b>	<b>6</b>
<b>EXECUTIVE</b>	
Male	22
Female	12
People with dis.	2
Age range	
< 30	0
>= 30 and <40	2
>= 40 and <50	10
>= 50	22
<b>Total</b>	<b>34</b>

(continuation)

	2019
<b>MANAGER/ EXPERT</b>	
Male	114
Female	69
People with dis.	3
Age range	
< 30	0
>= 30 and <40	11
>= 40 and <50	71
>= 50	101
<b>Total</b>	<b>183</b>
<b>TEAM LEADER/ PROFESSIONAL</b>	
Male	641
Female	815
People with dis.	28
Age range	
< 30	139
>= 30 and <40	203
>= 40 and <50	619
>= 50	495
<b>Total</b>	<b>1456</b>

(continuation)

	2019
<b>ASSISTANT</b>	
Male	250
Female	559
People with dis.	29
Age range	
< 30	123
>= 30 and <40	81
>= 40 and <50	276
>= 50	329
<b>Total</b>	<b>809</b>
<b>NOT APPLICABLE</b>	
Male	5
Female	2
People with dis.	1
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	1
>= 50	6
<b>Total</b>	<b>7</b>

**MULTICARE**

	2017
<b>MANAGEMENT</b>	
Male	1
Female	1
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	2
<b>Total</b>	<b>2</b>
<b>ADMINISTRATIVE AREA</b>	
Male	41
Female	86
People with dis.	0
Age range	
< 30	21
>= 30 and <40	72
>= 40 and <50	29
>= 50	5
<b>Total</b>	<b>127</b>

(continuation)

	2017
<b>COORDINATION AREA</b>	
Male	3
Female	10
People with dis.	0
Age range	
< 30	0
>= 30 and <40	4
>= 40 and <50	8
>= 50	1
<b>Total</b>	<b>13</b>
<b>TECHNICAL AREA + CONSULTANCY</b>	
Male	27
Female	42
People with dis.	2
Age range	
< 30	4
>= 30 and <40	22
>= 40 and <50	39
>= 50	4
<b>Total</b>	<b>69</b>

(continuation)

	2017
<b>OTHERS -SUPPORTING AREA</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

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

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



	2019
<b>MANAGEMENT</b>	
Male	0
Female	1
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	1
<b>Total</b>	<b>1</b>
<b>EXECUTIVE</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

(continuation)

	2019
<b>MANAGER/ EXPERT</b>	
Male	2
Female	11
People with dis.	1
Age range	
< 30	0
>= 30 and <40	2
>= 40 and <50	6
>= 50	5
<b>Total</b>	<b>13</b>
<b>TEAM LEADER/ PROFESSIONAL</b>	
Male	35
Female	99
People with dis.	3
Age range	
< 30	15
>= 30 and <40	27
>= 40 and <50	70
>= 50	22
<b>Total</b>	<b>134</b>

(continuation)

	2019
<b>ASSISTANT</b>	
Male	40
Female	80
People with dis.	1
<b>Age range</b>	
< 30	22
>= 30 and <40	53
>= 40 and <50	35
>= 50	10
<b>Total</b>	<b>120</b>
<b>NOT APPLICABLE</b>	
Male	0
Female	0
People with dis.	0
<b>Age range</b>	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

**OK! TELESEGUROS**

	2017	2018
<b>MANAGEMENT</b>		
Male	1	1
Female	0	0
People with dis.	0	0
<b>Age range</b>		
< 30	0	0
>= 30 and <40	0	0
>= 40 and <50	1	0
>= 50	0	1
<b>Total</b>	<b>1</b>	<b>1</b>
<b>SUPPORT</b>		
Male	8	7
Female	27	19
People with dis.	0	0
<b>Age range</b>		
< 30	10	10
>= 30 and <40	13	8
>= 40 and <50	11	7
>= 50	1	1
<b>Total</b>	<b>35</b>	<b>26</b>

(continuation)

	2017	2018
<b>COORDINATION</b>		
Male	3	5
Female	5	10
People with dis.	0	0
<b>Age range</b>		
< 30	0	0
>= 30 and <40	1	4
>= 40 and <50	6	9
>= 50	1	2
<b>Total</b>	<b>8</b>	<b>15</b>
<b>TECHNICAL AREA</b>		
Male	14	15
Female	25	24
People with dis.	0	0
<b>Age range</b>		
< 30	2	4
>= 30 and <40	19	18
>= 40 and <50	16	16
>= 50	2	1
<b>Total</b>	<b>39</b>	<b>39</b>

(continuation)

	2017	2018
<b>OTHERS - SUPPORT AREAS</b>		
Male	0	n/a
Female	0	n/a
People with dis.	0	n/a
<b>Age range</b>		
< 30	0	n/a
>= 30 and <40	0	n/a
>= 40 and <50	0	n/a
>= 50	0	n/a
<b>Total</b>	<b>0</b>	<b>n/a</b>

	2019
<b>MANAGEMENT</b>	
Male	1
Female	0
People with dis.	0
Age range	0
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	1
<b>Total</b>	<b>1</b>
<b>EXECUTIVE</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

(continuation)	
	2019
<b>MANAGER/ EXPERT</b>	
Male	4
Female	2
People with dis.	0
Age range	
< 30	0
>= 30 and <40	2
>= 40 and <50	4
>= 50	0
<b>Total</b>	<b>6</b>
<b>TEAM LEADER/ PROFESSIONAL</b>	
Male	13
Female	30
People with dis.	0
Age range	
< 30	5
>= 30 and <40	18
>= 40 and <50	19
>= 50	1
<b>Total</b>	<b>43</b>

(continuation)

	2019
<b>ASSISTANT</b>	
Male	8
Female	18
People with dis.	0
<b>Age range</b>	
< 30	10
>= 30 and <40	6
>= 40 and <50	8
>= 50	2
<b>Total</b>	<b>26</b>
<b>NOT APPLICABLE</b>	
Male	0
Female	0
People with dis.	0
<b>Age range</b>	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

**FIDELIDADE ASSISTANCE**

	2017
<b>MANAGEMENT</b>	
Male	4
Female	0
People with dis.	0
<b>Age range</b>	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	4
<b>Total</b>	<b>4</b>
<b>ADMINISTRATIVE AREA</b>	
Male	56
Female	77
People with dis.	5
<b>Age range</b>	
< 30	36
>= 30 and <40	41
>= 40 and <50	46
>= 50	10
<b>Total</b>	<b>133</b>

(continuation)

	2017
<b>COORDINATION AREA</b>	
Male	8
Female	10
People with dis.	0
Age range	
< 30	0
>= 30 and <40	4
>= 40 and <50	13
>= 50	1
<b>Total</b>	<b>18</b>
<b>TECHNICAL AREA + CONSULTANCY</b>	
Male	6
Female	14
People with dis.	1
Age range	
< 30	0
>= 30 and <40	6
>= 40 and <50	9
>= 50	5
<b>Total</b>	<b>20</b>

(continuation)

	2017
<b>OTHERS - SUPPORTING AREA</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

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

(continuation)	
	2018
<b>COORDINATION</b>	
Male	3
Female	8
People with dis.	0
Age range	
< 30	0
>= 30 and <40	3
>= 40 and <50	7
>= 50	1
<b>Total</b>	<b>11</b>
<b>TECHNICAL AREA</b>	
Male	N/A
Female	N/A
People with dis.	N/A
Age range	
< 30	N/A
>= 30 and <40	N/A
>= 40 and <50	N/A
>= 50	N/A
<b>Total</b>	<b>N/A</b>

(continuation)

	2018
<b>SUPPORT AREAS</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

	2019
<b>MANAGEMENT</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>
<b>EXECUTIVE</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>



(continuation)

	2019
<b>MANAGER/ EXPERT</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>
<b>TEAM LEADER/ PROFESSIONAL</b>	
Male	1
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	1
<b>Total</b>	<b>0</b>

(continuation)

	2019
<b>ASSISTANT</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>
<b>NOT APPLICABLE</b>	
Male	76
Female	100
People with dis.	8
Age range	
< 30	45
>= 30 and <40	41
>= 40 and <50	71
>= 50	19
<b>Total</b>	<b>176</b>

## SAFEMODE

	2017
<b>MANAGEMENT</b>	
Male	1
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	1
<b>Total</b>	<b>1</b>
<b>DIRECTORS</b>	
Male	5
Female	4
People with dis.	0
Age range	
< 30	0
>= 30 and <40	1
>= 40 and <50	3
>= 50	5
<b>Total</b>	<b>9</b>

(continuation)

	2017
<b>COORDINATORS</b>	
Male	7
Female	6
People with dis.	0
Age range	
< 30	0
>= 30 and <40	4
>= 40 and <50	4
>= 50	5
<b>Total</b>	<b>13</b>
<b>TECHNICIANS OPERATIONAL AREAS</b>	
Male	25
Female	26
People with dis.	0
Age range	
< 30	5
>= 30 and <40	23
>= 40 and <50	9
>= 50	14
<b>Total</b>	<b>51</b>

(continuation)

	2017
<b>TECHNICIANS SUPPORT</b>	
Male	0
Female	2
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	2
>= 50	0
<b>Total</b>	<b>2</b>

	2018
<b>MANAGEMENT</b>	
Male	1
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	11
<b>Total</b>	<b>111</b>
<b>COORDINATION</b>	
Male	1
Female	1
People with dis.	0
Age range	
< 30	0
>= 30 and <40	1
>= 40 and <50	1
>= 50	0
<b>Total</b>	<b>2</b>

(continuation)

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

	2019
<b>MANAGEMENT</b>	
Male	1
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	1
<b>Total</b>	<b>1</b>
<b>EXECUTIVE</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

(continuation)

	2019
<b>MANAGER/ EXPERT</b>	
Male	0
Female	2
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	1
>= 50	1
<b>Total</b>	<b>2</b>
<b>TEAM LEADER/ PROFESSIONAL</b>	
Male	20
Female	16
People with dis.	0
Age range	
< 30	6
>= 30 and <40	14
>= 40 and <50	15
>= 50	1
<b>Total</b>	<b>36</b>

(continuation)

	2019
<b>ASSISTANT</b>	
Male	4
Female	5
People with dis.	0
Age range	
< 30	1
>= 30 and <40	3
>= 40 and <50	3
>= 50	2
<b>Total</b>	<b>9</b>
<b>NOT APPLICABLE</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

**GEP**

	2017
<b>HEADS</b>	
Male	28
Female	2
People with dis.	0
Age range	
< 30	0
>= 30 and <40	2
>= 40 and <50	11
>= 50	17
<b>Total</b>	<b>30</b>
<b>EXPERTS</b>	
Male	13
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	2
>= 50	11
<b>Total</b>	<b>13</b>

(continuation)

	2017
<b>TECHNICIANS + ADMINISTRATIVE STAFF</b>	
Male	3
Female	8
People with dis.	2
Age range	
< 30	1
>= 30 and <40	4
>= 40 and <50	4
>= 50	2
<b>Total</b>	<b>11</b>

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

(continuation)

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

	2019
<b>MANAGEMENT</b>	
Male	1
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	1
>= 50	0
<b>Total</b>	<b>1</b>
<b>EXECUTIVE</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

(continuation)	
	2019
<b>MANAGER/ EXPERT</b>	
Male	4
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	1
>= 50	3
<b>Total</b>	<b>4</b>
<b>TEAM LEADER/ PROFESSIONAL</b>	
Male	40
Female	8
People with dis.	3
Age range	
< 30	3
>= 30 and <40	2
>= 40 and <50	18
>= 50	25
<b>Total</b>	<b>48</b>



(continuation)

	2019
<b>ASSISTANT</b>	
Male	1
Female	4
People with dis.	0
<b>Age range</b>	
< 30	1
>= 30 and <40	2
>= 40 and <50	1
>= 50	1
<b>Total</b>	<b>5</b>
<b>NOT APPLICABLE</b>	
Male	0
Female	0
People with dis.	0
<b>Age range</b>	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

**FIDELIDADE CAR SERVICE**

	2017
<b>HEADS</b>	
Male	5
Female	1
People with dis.	0
<b>Age range</b>	
< 30	0
>= 30 and <40	0
>= 40 and <50	2
>= 50	4
<b>Total</b>	<b>6</b>
<b>EXPERTS</b>	
Male	1
Female	0
People with dis.	0
<b>Age range</b>	
< 30	0
>= 30 and <40	0
>= 40 and <50	1
>= 50	0
<b>Total</b>	<b>1</b>

(continuation)

	2017
<b>TECHNICIANS + ADMINISTRATIVE STAFF</b>	
Male	11
Female	7
People with dis.	1
Age range	
< 30	3
>= 30 and <40	5
>= 40 and <50	4
>= 50	6
<b>Total</b>	<b>18</b>

	2018
<b>MANAGEMENT</b>	
Male	1
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	11
<b>Total</b>	<b>111</b>
<b>COORDINATION</b>	
Male	4
Female	1
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	2
>= 50	3
<b>Total</b>	<b>5</b>

(continuation)

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

	2019
<b>MANAGEMENT</b>	
Male	1
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	1
<b>Total</b>	<b>1</b>
<b>EXECUTIVE</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

(continuation)

	2019
<b>MANAGER/ EXPERT</b>	
Male	2
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	1
>= 50	1
<b>Total</b>	<b>2</b>
<b>TEAM LEADER/ PROFESSIONAL</b>	
Male	2
Female	1
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	1
>= 50	2
<b>Total</b>	<b>3</b>

(continuation)

	2019
<b>ASSISTANT</b>	
Male	14
Female	9
People with dis.	1
Age range	
< 30	4
>= 30 and <40	7
>= 40 and <50	5
>= 50	7
<b>Total</b>	<b>23</b>
<b>NOT APPLICABLE</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

## FIDELIDADE PROPERTY

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

(continuation)

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

	2019
<b>MANAGEMENT</b>	
Male	2
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	1
>= 50	1
<b>Total</b>	<b>2</b>
<b>EXECUTIVE</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

(continuation)	
	2019
<b>MANAGER/ EXPERT</b>	
Male	1
Female	1
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	2
<b>Total</b>	<b>2</b>
<b>TEAM LEADER/ PROFESSIONAL</b>	
Male	14
Female	9
People with dis.	0
Age range	
< 30	3
>= 30 and <40	6
>= 40 and <50	10
>= 50	4
<b>Total</b>	<b>23</b>

(continuation)

	2019
<b>ASSISTANT</b>	
Male	4
Female	7
People with dis.	0
<b>Age range</b>	
< 30	0
>= 30 and <40	0
>= 40 and <50	5
>= 50	6
<b>Total</b>	<b>11</b>
<b>NOT APPLICABLE</b>	
Male	0
Female	0
People with dis.	0
<b>Age range</b>	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

**CARES**

	2019
<b>MANAGEMENT</b>	
Male	0
Female	0
People with dis.	0
<b>Age range</b>	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>
<b>EXECUTIVE</b>	
Male	0
Female	0
People with dis.	0
<b>Age range</b>	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

(continuation)

	2019
<b>MANAGER/ EXPERT</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>
<b>TEAM LEADER/ PROFESSIONAL</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

(continuation)

	2019
<b>ASSISTANT</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>
<b>NOT APPLICABLE</b>	
Male	27
Female	24
People with dis.	1
Age range	
< 30	3
>= 30 and <40	15
>= 40 and <50	21
>= 50	12
<b>Total</b>	<b>51</b>



## FIDELIDADE - SGOIC

	2019
<b>MANAGEMENT</b>	
Male	2
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	1
>= 40 and <50	0
>= 50	1
<b>Total</b>	<b>2</b>
<b>EXECUTIVE</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

(continuation)

	2019
<b>MANAGER/ EXPERT</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>
<b>TEAM LEADER/ PROFESSIONAL</b>	
Male	0
Female	0
People with dis.	0
Age range	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>

(continuation)

	2019
<b>ASSISTANT</b>	
Male	0
Female	0
People with dis.	0
<b>Age range</b>	
< 30	0
>= 30 and <40	0
>= 40 and <50	0
>= 50	0
<b>Total</b>	<b>0</b>
<b>NOT APPLICABLE</b>	
Male	2
Female	7
People with dis.	0
<b>Age range</b>	
< 30	2
>= 30 and <40	4
>= 40 and <50	3
>= 50	0
<b>Total</b>	<b>9</b>

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

FIDELIDADE | MULTICARE | OK! TELESEGUROS | FIDELIDADE ASSISTANCE | SAFEMODE | FIDELIDADE CAR SERVICE | FIDELIDADE PROPERTY | CARES | FIDELIDADE - SGOIC

Not reported.

**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 | FIDELIDADE PROPERTY | CARES | FIDELIDADE - SGOIC

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 of the Policy. 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.

## **MULTICARE | FIDELIDADE ASSISTANCE | SAFEMODE | FIDELIDADE PROPERTY | CARES | FIDELIDADE - SGOIC**

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 2019, 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 | GEP**

In 2019, there were no cases of non-compliance concerning information and labelling of products and services.

### **MULTICARE | OK! TELESEGUROS | SAFEMODE | FIDELIDADE PROPERTY | CARES | FIDELIDADE - SGOIC**

Not applicable.

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

### **FIDELIDADE**

In 2019, there were 16 substantiated complaints regarding breaches of privacy and loss of customers' data (4 of which are source II).

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

There were no complaints regarding breaches of customers' privacy.

**MULTICARE | FIDELIDADE PROPERTY | CARES | FIDELIDADE - SGOIC**

Not applicable.

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

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

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

**FIDELIDADE ASSISTANCE | FIDELIDADE PROPERTY | CARES | FIDELIDADE -  
SGOIC**

Not applicable.

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SECTORIAL  
SUPPLEMENT:  
FINANCIAL  
SERVICES

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

	2017	2018	2019
<b>LIFE</b>	<b>66.6%</b>	<b>71.4%</b>	<b>54.3%</b>
INSURANCE CONTRACTS	11.5%	8.8%	19.8%
INVESTMENT CONTRACTS	55.1%	62.5%	34.5%
<b>NON-LIFE</b>	<b>33.4%</b>	<b>28.6%</b>	<b>45.7%</b>
ACCIDENTS AND HEALTH	13.2%	11.8%	19.2%
Workers' Compensation	4.9%	4.7%	7.8%
Personal Injuries	0.7%	0.6%	0.9%
Health	7.6%	6.6%	10.5%
FIRE AND OTHER DAMAGE	6.2%	5.0%	7.8%
MOTOR	12.4%	11.6%	16.7%
TRANSPORT	0.5%	0.4%	0.6%
THIRD-PARTY LIABILITY	0.9%	0.8%	1.2%
SUNDRY	0.1%	0.1%	0.2%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**MULTICARE**

	2017	2018	2019
<b>NON-LIFE</b>			
HEALTH	270 M	293 M	327 M

**OK! TELESEGUROS**

	2017	2018	2019
<b>NON-LIFE</b>			
<b>ACCIDENTS AND HEALTH</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>
<b>MOTOR</b>	<b>83.0%</b>	<b>83.0%</b>	<b>83.0%</b>
DIRECT INSURANCE			
Third-Party Liability	54.0%	25.0%	54.0%
Other covers	29.0%	58.0%	29.0%
<b>SUNDRY</b>	<b>13.0%</b>	<b>13.0%</b>	<b>13.0%</b>
Legal protection	1.0%	1.0%	1.0%
Assistance	12.0%	12.0%	12.0%
<b>HOME MULTI-RISK</b>	<b>3.0%</b>	<b>3.0%</b>	<b>3.0%</b>
<b>OVERALL TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

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

1,030,696 - interventions within the scope of WeCare.

**MULTICARE**

Multicare Insurance Proteção Vital - percentage of insured persons within the total number of insured persons of the individual segment (excluding network access cards): 3%. 60+ Insurance: 3%.

**OK! TELESEGUROS**

The OK! Gestual service has generated a total of accounting gross premiums written of EUR 10,793.15.

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

Environmental liability insurance - Corporate Customers Premiums + Sole Proprietorships: EUR 799,876.

**MULTICARE**

Multicare does not market this kind of products.

**OK! TELESEGUROS**

The OK! Bike product obtained a total of accounting Gross Premiums Written of EUR 10,859.

The OK! Auto Elétricos product obtained a total of accounting Gross Premiums Written of EUR 307,856.

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# SPECIFIC INDICATORS



INDICATOR	2017	2018	2019
Number of Customers' Branches	64	64	64
Number of Mediation Areas	41	41	41
Number of intermediaries	6 143	5 303	4 669
Exclusive intermediaries	3 417	3 096	2 574
Number of trainees who participated in the Trainees Programme	7	N.R.	N.A.
Number of employees who participated in the Tom Fidelidade training	0	N.R.	N.R.
Number of WECARE interventions	523	533	584
Processes with intervention of the team and follow-up by the area	336	N.A.	N.R.
Processes with intervention in the area of professional reintegration	51	370	444
Adaptation of the workstation		2	3
Creation of self-employment		4	4
Under follow-up		11	59
Under assessment		57	31
Clarification and referral		3	4
Professional training		6	5
University attendance		1	1
Search for a new job		9	10
Reintegration in the employer		41	33
No application		180	228
No motivation		56	46
Intervention within the scope of adaptation works to the home and/or motor vehicle	46	N.R.	N.R.
New Psychological support New	116	163	140

(continuation)

	2017	2018	2019
New Social Services		149	156
New and Ongoing Social Services		370	444
Formal Home Assistance Service		28	23
Informal Carer		3	6
Occupational Activities Centre		2	5
Day Care Centre		5	6
Home adaptation		53	89
Purchase of a vehicle		3	2
Vehicle adaptation		33	42
Vehicle purchase of and adaptation		3	1
In-person assistance performed (house calls, at the hospital)		193	227
Exclusive psychological support	187	N.R.	N.R.

## PN | ENHANCING THE GROWTH OF BUSINESS PARTNERS

INDICATOR	2017	2018	2019
<b>TRAINING OF THE INTERMEDIARIES NETWORK</b>			
PN4 Number of participants	3 910	3 461	4 987
Number of participants (within the scope of DNP)		112	134
Number of participants (within the scope of DNA)	13	None	None
PN5 Total number of hours	27 055	19 787	23 577
Total number of hours (within the scope of DNP)		57	21
Total number of hours (within the scope of DNA)	52	None	None
PN6 Total number of sessions	334	513	555
Total number of sessions (within the scope of DNP)		19	9
Total number of sessions (within the scope of DNA)	2	None	None
PN7 <b>TRAINING OF THE CUSTOMER MANAGERS NETWORK (NEW INTERMEDIARIES)</b>			
Number of participants	90	143	38
PN8 Total number of training hours/certification	1 725	9 375	1 148
PN9 Total number of sessions/certification	13	8	4
PN10 Total number of hours of training in:			
+ PN11 Products/IT/Claims/Behavioural Training	4 803	4 064	1 804
<b>AVERAGE TRAINING ASSESSMENT</b> (Scale: 1-Bad 2- Non-satisfactory 3-Sufficient 4-Good)			
Structure of the APS training programme	4.19	3.73	4.04
Contents of the APS training programme	4.17	3.79	3.96

(continuation)

	2017	2018	2019
Online tutoring support, provided by Fidelidade	4.15	4.12	4.26
Global assessment of the training in function of the objectives	4.13	3.76	4.13
<b>CUSTOMER MANAGERS PROJECT</b>			
PN12 Number of Active Customer Managers	108	90	82
PN13 Total Processed Premiums (€)	3 826 733	3 008 113	2 535 168
PN14 PPR + Life-Risk (€)	511 074	545 541	557 335
PN15 Mortgage Credit (€)	n.a.	n.a.	n.a.
PN16 Number of open points of sale	5	3	2
<b>AVERAGE TRAINING ASSESSMENT</b> (Scale: 1-Bad 2- Non-satisfactory 3-Sufficient 4-Good)			
Training contents	4.20	4.19	4.17
Usefulness of the topics for the commercial activity	4.22	4.16	4.16
Programme in function of initial expectations	4.00	4.07	4.09
Global assessment in function of the objectives	4.14	4.15	4.14

## QS | IMPROVING SERVICE QUALITY

COMPLAINTS		2017	2018	2019
QS2	Number of closed complaints	4 094	4 849	4 689
QS3	Number of entered complaints	4 118	4 894	4 895
QS4	Total number of reopen complaints	312	293	272
QS5	Overall average response time	5.07	4.81	5.62
QS6	Average response time of the Complaints Management Centre	1.63	1.34	1.91
QS7	Average response time of technical areas and complaints	3.45	3.48	3.71
QS8	Number of complaints regarding motor insurance	2 143	2 232	1 487
QS9	Number of complaints regarding the Life branch	280	226	260
QS10	Number of complaints regarding health insurance	619	812	880
QS11	Number of financial complaints	73	121	67
QS12	Number of complaints settled in favour of the complainant	1 039	1 334	1 208

## EP | INVESTING IN PROCESS EFFICIENCY

	2017	2018	2019
Number of ADN and Medinet appointments	16 177	16 825	19 271
Number of accounts with access to Medinet	6 056	6 351	4 829
Total number of Medinet users	4 585	6 833	6 552
Number of accounts with Medinet writing capacity	5 733	6 025	4 682
Number of accounts with access to ADN	4 106	4 158	2 702
Total number of ADN users	2 823	4 566	4 909
Number of accounts with ADN writing capacity	3 870	3 933	2 621
Writing percentage for the motor branch	87%	89%	91%
Writing percentage for Home Multi-Risk	76%	81%	84%
Writing percentage for individual			
Personal Injuries	82%	86%	91%
Writing percentage for Travel	89%	93%	94%
Writing percentage for Business Multi-Risk	66%	72%	75%
Writing percentage for Workers' Compensation	70%	75%	81%
Writing percentage for Third-Party Liability	65%	70%	75%
Writing percentage for the			
motor branch - Brokers	N.A.	73%	80%
Writing percentage for			
Home Multi-Risk - Brokers	N.A.	48%	49%
Writing percentage for			
Personal Injuries - Brokers	N.A.	62%	49%

(continuation)

	2017	2018	2019
Writing percentage for Travel - Brokers	N.A.	91%	91%
Writing percentage for Business			
Multi-Risk - Brokers	N.A.	34%	42%
Writing percentage for			
Workers' Compensation - Brokers	N.A.	10%	16%
Writing percentage for Third-Party			
Liability - Brokers	N.A.	21%	29%

## IC | STRUCTURING COMMUNITY INVESTMENT

	2017	2018	2019
Investment in pool of volunteers	925 €	1 065 €	0 €
Number of employees involved			
in volunteering initiatives	143	208	319
Total volunteering hours	795	747	1041
Number of supported institutions	143	112	123
Solidarity Kits in partnership with ENTRAJUDA	63 boxes	32 boxes <sup>7</sup>	N.A.
Number of users supported with the kits	1 863	69	5 000
<b>SUPPORT TO NON-PROFIT ORGANISATIONS</b>			
Articles of office stationery		2793	822
Furniture		29	931
Articles of clothing/accessories		595	584 articles and 60 kg of baby clothing
Pairs of shoes		2371	148
Number of newsletters	12	12	12
Number of accesses to the internal website	61 283	59 861	69 892
Number of visitors	5 225	4 302	7 044
Number of exhibitions	3	5	5

<sup>7</sup> Indicator not audited due to lack of evidence

## TA | ENSURING TRANSPARENCY OF ACTIVITIES

COMPLIANCE		2017	2018	2019
<b>COMPLIANCE ACTION</b>				
TA1	Number of analysed laws	6	6	7
TA2	Number of analysed regulatory standards	2	1	1
TA3	Number of analysed products	30	35	28
	Number of analysed advertising and marketing supports	280	162	325
<b>MONEY LAUNDERING PREVENTION ACTION</b>				
TA4	Number of customer filtering analyses	22,513	4 594	2 171
TA5	Number of monitored transactions	96	43	274 361
<b>CIMPAS (Insurance Information, Mediation, Ombudsman and Arbitration Centre)<sup>8</sup></b>				
TA8	Number of settled arbitrations	300	302	302
TA8.3	Number of new arbitrations	315	316	273
TA9	Average processing time (days)	81	96	99
<b>COURTS</b>				
TA10	Number of settled proceedings	835	886	857
TA10.3	Number of new proceedings	748	858	860
TA11	Average processing time (days)	595	625	523
TA12	Judicial litigation rate (percentage)	0.39%	0.41%	0.39%
TA13	Judicial effectiveness rate (percentage)	28.65%	25.14%	27.15%

## CA | CERTIFICATION OF WORKSHOPS

CERTIFICATION OF WORKSHOPS		2017	2018	2019
CA1	Number of 3-star workshops certified by Centro de Zaragoza	72	66	74
CA2	Number of 4-star workshops certified by Centro de Zaragoza	16	14	13
CA3	Number of 5-star workshops certified by Centro de Zaragoza	18	17	18

<sup>8</sup> 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 “CORE” OPTION

	General Standard Contents	Location   Evaluation	Pages
	STRATEGY AND ANALYSIS ORGANISATION PROFILE		
102-1	Name of the organisation	This report	Page 6
102-2	Main brands, products and/or services	2019 Sustainability Report   The Fidelidade Group; 2. Closer to our customers and partners   4. More prevention at the core of our activity   5. More quality of life in longevity <a href="https://www.fidelidade.pt/PT/particulares/Paginas/default.aspx">https://www.fidelidade.pt/PT/particulares/Paginas/default.aspx</a> <a href="https://www.okteleseguros.pt">https://www.okteleseguros.pt</a> <a href="https://www.multicare.pt/PT/particulares/Paginas/default.aspx">https://www.multicare.pt/PT/particulares/Paginas/default.aspx</a> <a href="https://www.safemode.pt/PT/servicos/Paginas/homepage.aspx">https://www.safemode.pt/PT/servicos/Paginas/homepage.aspx</a> <a href="https://fidelidadecarservice.pt/">https://fidelidadecarservice.pt/</a>  <a href="https://www.fidelidade-assistance.pt/portuguese/HomePage.aspx">https://www.fidelidade-assistance.pt/portuguese/HomePage.aspx</a>	Pages 8-9; Pages 32-45; Pages 58-71
102-3	Location of the organisation's registered office	Largo do Calhariz, 30, 1249-001 Lisboa	
102-4	Number of countries where the organisation 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	2019 Report and Accounts Fidelidade - Companhia de Seguros, S.A. 2019 Sustainability Report - 8. Closer to the World	Pages 10 and 17 Pages 90-109
102-5	Nature of ownership and legal form	2019 Report and Accounts Fidelidade - Companhia de Seguros, S.A.	Page 4; Pages 9-10
102-6	Markets in whichwhere the organisation operates (with geographical location, covered sectors and types of customers and beneficiaries)	2019 Sustainability Report   The Fidelidade Group 2019 Sustainability Report - 8. Closer to the World	Pages 8-9 Pages 90-111
102-7	Dimension of the organisation	2019 Sustainability Report   The Fidelidade Group 2019 Sustainability Report - 8. Closer to the World	Pages 8-9 Pages 90-111
102-8	Total number of employees, by employment contract and gender	Organisation Profile ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 13-31

	General Standard Contents	Location   Evaluation	Pages
102-9	Supply chain of the organisation	2019 Sustainability Report   The Fidelidade Group	Pages 8-9
102-10	Significant changes occurred during the period covered by the report regarding the dimension, structure, shareholding interests or the supply chain of the organisation	2019 Report and Accounts Fidelidade - Companhia de Seguros, S.A.	Page 9
102-11	Approach to the precautionary principle	2019 Report and Accounts Fidelidade - Companhia de Seguros, S.A.	Pages 61-62
102-12	Letters, principles or other initiatives externally developed of economic, environmental and social nature endorsed by the organisation	2019 Sustainability Report   3. Closer to our society 2019 Sustainability Report   7. More responses to environmental challenges	Pages 48-55 Pages 78-87
102-13	Participation in national or international defence associations and organisations	Not applicable	
102-14	Statement of the Chairman of the Board of Directors about the relevance of sustainability for the organisations and its sustainability strategy	2019 Sustainability Report   Message from the Chairman of the Board of Directors	Page 4
	<b>ETHICS AND INTEGRITY</b>		
102-16	Values, principles, standards and behavioural rules of the organisation	Code of Conduct equal to all the companies of the Group <a href="https://www.fidelidade.pt/PT/a-fidelidade/QuemSomos/QuemSomos/Paginas/codigoconduta.aspx">https://www.fidelidade.pt/PT/a-fidelidade/QuemSomos/QuemSomos/Paginas/codigoconduta.aspx</a>	
	<b>GOVERNANCE</b>		
102-18	Organisation'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
	<b>RELATIONSHIP WITH STAKEHOLDERS</b>		
102-40	List of groups of stakeholders involved by the organisation	2019 Sustainability Report   Our contribution to Sustainable Development	Pages 12-18
102-41	Percentage of the total of employees covered by collective bargaining agreements	Organisation Profile ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP	Pages 13-31



	General Standard Contents	Location   Evaluation	Pages
		✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	
102-42	Identification and selection of stakeholders	2019 Sustainability Report   About this report	Page 18
102-43	Approach to the involvement of stakeholders	2019 Sustainability Report   Our contribution to Sustainable Development	Pages 12-18
102-44	Main topics and concerns raised during the involvement of stakeholders and the measures adopted by the organisation to deal with them	2019 Sustainability Report   Our contribution to Sustainable Development	Pages 12-18
	<b>SUSTAINABILITY REPORTING</b>		
102-45	Total entities included in the consolidated financial statements	2019 Sustainability Report   The Fidelidade Group	Pages 8-9, 120
102-46	Process adopted for the definition of the contents of the report and the limits of the aspects	2019 Sustainability Report   About this report	Pages 120-121
102-47	Material aspects identified in the process of definition of the contents of the report	2019 Sustainability Report   Our contribution to Sustainable Development	Pages 12-17
102-48	Reformulations of information provided in previous reports and motives for said reformulations	2019 Sustainability Report   About this report	Pages 120-121
102-50	Period covered by the report	1 January 2019 - 31 December 2019	-
102-51	Date of the most recent previous report	2018 Sustainability Report	-
102-52	Report issue cycle	Annual reporting with annual provision of accounts	-
102-53	Contact for any questions about the report	Social Responsibility Bureau fidelidade@fidelidadecomunidade.pt	-
102-54	Option selected by the organisation, if the report has been prepared according to the GRI Standards	This Report	Pages 6-134
102-55	GRI Index	GRI Table	Page 134
102-56	External verification	This Report	Page 7

	Specific Contents	Location   Evaluation	Pages
	<b>ECONOMIC PERFORMANCE</b>		
103-2	Management approach	2019 Sustainability Report   Our contribution to Sustainable Development 2019 Report and Accounts   Fidelidade - Companhia de Seguros S.A.	Pages 12-18 Page 19
201-1	Direct economic value generated and distributed	Economic Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 34-37
201-2	Financial implications and other risks and opportunities for the organisation's activities, due to climate change	Economic Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Page 38
202-1	Ratio between the lowest salary and the local minimum salary by gender	Economic Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Page 39

	Specific Contents	Location   Evaluation	Pages
202-2	Proportion of top management positions occupied by persons coming from the local community	Economic Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Page 39
203-1	Investments in infrastructures and services provided	Economic Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 40-41
204-1	Proportion of costs with local suppliers	Economic Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Page 41

	Specific Contents	Location   Evaluation	Pages
205-1	Assessment of corruption risk operations	Economic Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Page 42
205-2	Communication and training in policies and procedures on fighting corruption	Economic Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 42-43
206-1	Lawsuits for unfair competition, anti-trust and monopoly practices	Economic Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Page 43

	Specific Contents	Location   Evaluation	Pages
	<b>ENVIRONMENTAL PERFORMANCE</b>		
103-2	Management approach	2019 Sustainability Report   7. More responses to environmental challenges	Pages 78-87
302-1	Energy consumption within the organisation	Environmental Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 45-49
305-1	Greenhouse gas (GHG) direct emissions (Scope 1)	Environmental Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 50-55
305-2	Greenhouse gas (GHG) indirect emissions (Scope 2)	Environmental Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 50-55

	Specific Contents	Location   Evaluation	Pages
305-3	Other greenhouse gas (GHG) indirect emissions (Scope 3)	Environmental Performance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 50-55
	<b>SOCIAL PERFORMANCE</b>		
103-2	Management approach	2019 Sustainability Report   1. Closer to our people	Pages 22-31
401-1	Number and rate of new admissions and turnover rate of employees, by age range, gender and region	Social Performance: Working Practices ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 57-71
403-2	Rates of injuries, occupational illnesses, lost working days, absenteeism and work-related deaths, by region and gender	Social Performance: Working Practices ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 72-76

	Specific Contents	Location   Evaluation	Pages
404-1	Average training hours per year, per employee, by gender and functional category	Social Performance: Working Practices ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 77-88
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 ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Page 89
404-3	Percentage of employees subject to regular career development and performance reviews, by gender	Social Performance: Working Practices ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 89-90

	Specific Contents	Location   Evaluation	Pages
405-1	Diversity in management and among employees	Social Performance: Working Practices ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property ✓ Cares ✓ Fidelidade - SGOIC	Pages 90-122
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 ✓ Fidelidade: not reported ✓ Multicare: not reported ✓ OK! teleseguros: not reported ✓ Fidelidade Assistance: not reported ✓ Safemode: not reported ✓ GEP: not reported ✓ Fidelidade Car Service: not reported ✓ Fidelidade Property: not reported ✓ Cares: not reported ✓ Fidelidade - SGOIC: not reported	Page 122
	<b>SOCIAL PERFORMANCE</b>		
415-1	Total contributions for political parties and politicians, by country and recipient / beneficiary	Social Performance: Society ✓ Fidelidade: not reported ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property: not reported ✓ Cares: not reported ✓ Fidelidade - SGOIC: not reported	Page 122



	Specific Contents	Location   Evaluation	Pages
417-1	Type of information about products and services required by regulations, and the percentage of significant products and services subject to suchaid requirements	Social Performance: Society ✓ Fidelidade ✓ Multicare: not applicable ✓ OK! telesegueros ✓ Fidelidade Assistance: not applicable ✓ Safemode: not applicable ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property: not applicable ✓ Cares: not applicable ✓ Fidelidade - SGOIC: not applicable	Pages 122-123
417-2	Cases of non-compliance concerning information and labelling of products and services	Social Performance: Society ✓ Fidelidade ✓ Multicare: not applicable ✓ OK! Telesegueros: not applicable ✓ Fidelidade Assistance ✓ Safemode: not applicable ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property: not applicable ✓ Cares: not applicable ✓ Fidelidade - SGOIC: not applicable	Page 123
418-1	Total number of substantiated complaints regarding breaches of privacy and loss of customers' data	Social Performance: Society ✓ Fidelidade ✓ Multicare: not applicable ✓ OK! telesegueros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property: not applicable ✓ Cares: not applicable ✓ Fidelidade - SGOIC: not applicable	Pages 123-124

	Specific Contents	Location   Evaluation	Pages
419-1	Non-compliance with economic and social laws and regulations	Social Performance: Society ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance: not applicable ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property: not applicable ✓ Cares: not reported: not applicable ✓ Fidelidade - SGOIC: not reported: not applicable	Page 124

	Sectorial Supplement - Financial Services	Location   Evaluation	Pages
	PRODUCT LIABILITY		
	PRODUCT PORTFOLIO		
103-2	<b>Approach and management:</b> Policies with specific environmental and social components applied to the lines of business. (former FS1)	<b>FIDELIDADE</b> Not reported  <b>MULTICARE</b> <ul style="list-style-type: none"> <li>• Offer of the Medicina Online service for free: Allowing all Multicare customers to have access to a doctor by phone or video call 24/7 totally free of charge.</li> <li>• Digital reimbursement request</li> <li>• Automation of the processing of reimbursement requests for appointments and reduction of the processing time for reimbursement requests made via the MyFidelidade app, thus optimising the app's usage and consequently reducing the sending of paper documents by post.</li> </ul> <b>OK! TELESEGUROS</b> <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	<b>Approach and management:</b> Procedures to assess environmental and social risks in the different lines of business. (former FS2)	<b>FIDELIDADE   OK! TELESEGUROS</b> The risk assessment performed does not include environmental and social risks.  <b>MULTICARE</b> <ul style="list-style-type: none"> <li>• Protection of Payment of Premiums - 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. Pilot of enhancement of the use of Preventive Medicine with Luz Saúde. The Preventive Medicine cover (free periodic health check-up, at least every 2 years), enables Multicare to support its customers in prevention and in the proactive management of their health and to early identify illnesses, thereby optimising the success of treatments. In order to test new formats that raise awareness for and optimise the use of this cover, we carried out a pilot project with telephone contacts to Multicare Proteção Vital customers to explain the value proposal of the Preventive Medicine cover and provide support in the scheduling of the check-up.</li> </ul>	-
103-2	<b>Approach and management:</b> Processes to monitor compliance by customers with the several requirements included in the agreements/contracts. (former FS3)	<b>FIDELIDADE</b> Not reported  <b>MULTICARE</b> <ul style="list-style-type: none"> <li>• Teleunderwriting (...) of the individual health question form enables 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.</li> <li>• Anti-Fraud Bureau - 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 Multicare insurances. In parallel, the Anti-Fraud Bureau has been developing automatic fraud prevention mechanisms (ex. definition of incompatible medical acts, requirement of previous authorisation for the performance of certain medical acts).</li> </ul> <b>OK! TELESEGUROS</b> Not applicable.	-

	Sectorial Supplement - Financial Services	Location   Evaluation	Pages
103-2	<b>Approach and management:</b> Processes to develop employees' skills towards the implementation of environmental and social policies and procedures applicable to the lines of business. (former FS4)	<b>FIDELIDADE   OK! TELESEGUROS</b> There are no processes for the development of skills within this scope.  <b>MULTICARE</b> Multicare adopts and implements Fidelidade's decisions.	-
103-2	<b>Approach and management:</b> Interaction with customers/investors/partners concerning social and environmental risks and opportunities. (former FS5)	<b>FIDELIDADE   OK! TELESEGUROS</b> The risk assessment performed does not include environmental and social risks.  <b>MULTICARE</b> <ul style="list-style-type: none"> <li>• Preventive Medicine Cover                Preventive Medicine Cover - 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 in the proactive management of their health, enabling the early identification of illnesses, thereby optimising the success of the treatments performed.</li> <li>• Optimising the use of Medicina Online                With the purpose of optimising the use of Medicina Online, throughout 2019 promotion actions were carried out among Multicare's customers, namely companies, in order to explain and introduce this cover to their employees. Multicare has also handed out to these customers promotional material, including flyers, posters and placemats, banners for dissemination in intranets allusive to Medicina Online. Launch of new services of Medicina Online - During 2019, new medical services were launched to attract customers with different needs: Paediatrics and Dermatology. New services were also launched to foster the adoption of healthy lifestyles: Smoking Cessation Programme and Stress Management Programme. Finally, new oncologic support services were launched: Oncologic Nutrition and Psycho-oncology, as a complement to the Oncologic Support Service. Medicina Online offers a service, at no cost, which provides customers with specialised monitoring by psychologists and nutritionists with experience in oncologic diseases. Medicina Online promotes an efficient management of capitals by Customers.</li> </ul>	-

	Sectorial Supplement - Financial Services	Location   Evaluation	Pages
		<ul style="list-style-type: none"> <li>• Sponsorship of Events 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 2019: IMed Conference - In 2019, Multicare joined this conference, which presented the most recent scientific breakthroughs in the fields selected based on their innovative character, quality and relevance of the work carried out as well as on the applicability of the methods/results. Rock' n' Law - In 2019, 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.</li> <li>• Partnership with Júlio Machado Vaz As market leader, Multicare has an increased responsibility to promote an attentive and proactive reflection on the main issues, challenges and behaviours of society, from a pedagogic perspective. Therefore, in 2019 Multicare established this partnership with Prof. Dr. Júlio Machado Vaz, which have risen to the development of a series of contents about health, technology, the future, children, ageing, love and many other issues that concern the entire Portuguese society, in video or podcast formats.</li> <li>• Partnership with the Saúde+ channel In 2019, Multicare launched in a partnership with the Saúde+ channel a segment entitled "Por falar em Saúde", where throughout 15 shows we have had some guests in order to talk about health-related topics, such as active and healthy ageing, (remote) monitoring of chronic illnesses, precision medicine, among others.</li> </ul>	
FS6	Percentage of specific lines/segments of business, in total turnover, by region and dimension	Sectorial Supplement: Financial Services ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros	Page 126

	Sectorial Supplement - Financial Services	Location   Evaluation	Pages
FS7	Monetary volume of products and services with social benefit, by line of business, and detailed by objective	Sectorial Supplement: Financial Services ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros	Page 127
FS8	Monetary volume of products and services with environmental benefit, by line of business, and detailed by objective	Sectorial Supplement: Financial Services ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros	Page 127
	AUDIT		
103-2	<b>Approach and management:</b> Scope and frequency of audits to assess the implementation of environmental and social policies and the risk assessment procedures. (former FS9)	<p><b>FIDELIDADE</b> 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><b>MULTICARE</b> 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 carried out by the Bureau Veritas.</p> <p>In parallel, the Risk Management team of Fidelidade performs the follow-up of processes involving financial and reputational risks, in order to adjust the measures of monitoring and mitigation of those risks.</p> <p><b>OK! TELESEGUROS</b> Not applicable</p>	-

	Sectorial Supplement - Financial Services	Location   Evaluation	Pages
	ACTIVE OWNERSHIP		
103-2	Voting policies about social and environmental aspects applied to shares over which the organisation holds voting rights or supports the voting decision. (former FS12)	<b>FIDELIDADE</b> 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.  <b>MULTICARE   OK! TELESEGUROS</b> Not applicable	-
FS11	Percentage of assets subject to environmental and social evaluation	<b>FIDELIDADE   OK! TELESEGUROS</b> There are no assets subject to environmental and social evaluation.  <b>MULTICARE</b> Not applicable	
	LOCAL COMMUNITIES		
FS14	Initiatives in order to improve access to financial services by disadvantaged persons	<b>FIDELIDADE   OK! TELESEGUROS</b> There were no such initiatives in 2019.  <b>MULTICARE</b> Not applicable	-
	LABELLING OF PRODUCTS AND SERVICES		
103-2	<b>Management and approach:</b> Policies on the design and marketing of financial products and services. (former FS15)	<b>FIDELIDADE</b> 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.  <b>MULTICARE</b> 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. We highlight 4 stages of product design:	-



	Sectorial Supplement - Financial Services	Location   Evaluation	Pages
		<p>1. Market surveys in order to identify the actual needs and preferences of customers, as well as their willingness to pay (may include quantitative and qualitative surveys);</p> <p>2. National benchmarking (and sometimes international) in order to identify trends of market and of products being marketed;</p> <p>3. Analysis of the offer as well as of Multicare's portfolio experience (namely concerning the actual use of insurances by customers);</p> <p>4. Validation of the final design of the product (or range of products) (may include quantitative and qualitative market surveys).</p> <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"> <li>• Training sessions;</li> <li>• Follow-up of visits to customers;</li> <li>• Development of sales support materials;</li> <li>• Systematisation of competition trends in a Market Observatory;</li> <li>• Ongoing improvement of contractual documents in terms of language simplification and clarification;</li> <li>• Creation of information and moments of sales follow-up and other strategic indicators.</li> </ul> <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). 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.</p> <p><b>OK! TELESEGUROS</b> There is no specific procedure.</p>	

	Sectorial Supplement - Financial Services	Location   Evaluation	Pages
103-2	<b>Approach and management:</b> Initiatives to improve financial literacy, by type of beneficiary. (former FS16)	<p><b>FIDELIDADE</b> Not reported</p> <p><b>MULTICARE</b> Monitoring of and training to commercial networks, monitoring of visits to customers by a Multicare underwriter for better clarification about the offer and identification of the most suitable insurance, seeking to provide better customer support:</p> <p>287 visits to customers 164 visits to new customers 111 visits to customers in the current portfolio 251 training sessions 177 follow-up meetings</p> <p>Creation of the Market Observatory that was made available to the entire Fidelidade structure for consultation.</p> <p>Development of contents for the presentation of Medicina Online and sharing with the network.</p> <p>Update of Preventive Medicine flyers and sharing with the network.</p> <p>Simplification of contractual and pre-contractual information - DIPS: Standard - finished in January 2019 and Protocols - 25 new protocols with 31 insurance subscription forms with DIPS 100% implemented - Dec. 2019</p> <p><b>OK! TELESEGUROS</b> Within this scope, OK! telesegueros 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 130
QS	Improving service quality	Fidelidade	Page 131
EP	Investing in process efficiency	Fidelidade	Page 131
IC	Structuring community investment	Fidelidade	Page 132
TA	Ensuring transparency of activities	Fidelidade	Page 133
CA	Certification of workshops	Fidelidade	Page 133

# VERIFICATION STATEMENT



## **Independent Limited Assurance Report**

*(Free translation from the original in Portuguese)*

To the Board of Directors

### **Introduction**

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 indicators identified below in the section “Responsibilities of the auditor” which integrate the sustainability information included in the Sustainability Report 2019 and in the Performance Report 2019, for the year ended in December 31, 2019, prepared by the Company for the purpose of communicating its annual sustainability performance.

### **Responsibilities of the Board of Directors**

It is the responsibility of the Board of Directors to prepare the indicators identified below in the section “Responsibilities of the auditor” included in the Sustainability Report 2019 and in the Performance Report 2019, in accordance with the sustainability reporting guidelines Global Reporting Initiative, GRI Standards version and with the instructions and criteria disclosed in the Sustainability Report 2019 and in the Performance Report 2019, as well as for the maintenance of an appropriate internal control system that enables the adequately preparation of the mentioned information.

### **Responsibilities of the auditor**

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

Our work 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 and we have fulfilled other technical standards and recommendations issued by the Institute of Statutory Auditors. These standards require that we plan and perform our work in order to obtain limited assurance about whether the GRI Standards indicators and specific indicators are free from material misstatement.

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 2019 and in the Performance Report 2019, for the option “In Accordance - Core”.

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;

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- 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, 2019;
- 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”.

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.

We believe that the procedures performed provide an acceptable basis for our conclusion.

### **Quality control and independence**

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.

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**

Based on the work performed, nothing has come to our attention that causes us to believe that the indicators identified above in the section “Responsibilities of the auditor” included in the Sustainability Report 2019 and in the Performance Report 2019, for the year ended in December 31, 2019, were not prepared, in all material respects, in accordance with GRI Standards requirements and with the instructions and criteria disclosed in the Reports and that Fidelidade has not applied, in the sustainability information included in the Sustainability Report 2019 and in the Performance Report 2019, the GRI Standards guidelines, for the option “In Accordance – Core”.

### **Restriction on use**

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 2019 and in the Performance Report 2019 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 2019 and Performance Report 2019.

June 17, 2020

PricewaterhouseCoopers & Associados  
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represented by:

António Brochado Correia, R.O.C.  
**(This is a translation, not to be signed)**

Independent Limited Assurance Report  
December 31 2019

Fidelidade – Companhia de Seguros, S.A.  
PwC 2 of 2

# 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 organisation**

Direct energy consumptions (petrol 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
Petrol	0.7475	44	PSI: Portuguese Environment Agency (2013-2020)
Diesel	0.8325	43.07	Density: Executive Law no. 152-C/2017 of 11 December 2017

**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
Electricity	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 two 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	Petrol	73.7 kg CO <sub>2</sub> eq/GJ	Portuguese Environment Agency (2013-2020)
	Diesel	74.10 kg CO <sub>2</sub> eq/GJ	Portuguese Environment Agency (2013-2020)
SCOPE 2	Electricity (EDP Empresas)	0.438 kg CO <sub>2</sub> eq	EDP - 2015
		0.390 kg CO <sub>2</sub> eq	EDP - 2016
		0.40885 kg CO <sub>2</sub> eq	EDP - 2017
		0.25091 kg CO <sub>2</sub> eq	EDP - 2018
	Electricity (ENDESA)	0.460 kg CO <sub>2</sub> eq	Endesa - 2015
		0.39888 kg CO <sub>2</sub> eq	Endesa - 2018
SCOPE 3	Train	0.034 kg CO <sub>2</sub> eq	CP - 2013 Sustainability Report
		0.027 kg CO <sub>2</sub> eq	CP - 2014 Sustainability Report
		0.026 kg CO <sub>2</sub> eq	CP - 2018 Sustainability Report
	Plane - Domestic (<463 km)	0.255 kg CO <sub>2</sub> eq	DEFRA 2019
	Plane - Short Haul (<3.700km)	0.158 kg CO <sub>2</sub> eq	
	Plane - Long Haul (>= 3.700km)	0.196 kg CO <sub>2</sub> eq	

The calculation of emissions from train trips in 2015 was made based on the emission factor published in the 2013 Sustainability Report of CP. In 2017 and 2018, the emission factor used was the one published in the 2014 and 2018 Sustainability Reports 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: no. of absenteeism hours/no. of hours worked.

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

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## ERRATA SHEET

Page	Table	Now reads	Should read
9	2019 Key Indicators	64 Customers branches	<b>60 Customers branches</b>
9	2019 Key Indicators	41 Mediation Areas	<b>40 Mediation Areas</b>
129	Indicator - Number of Customers' Branches 2019	64	<b>60</b>
129	Indicator - Number of Mediation Areas 2019	41	<b>40</b>

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## TECHNICAL FILE

**Title** | 2019 Performance Report

**Property of** | Fidelidade Group

**Direction** | Corporate Social Responsibility Office

**Consultants** | Sair da Casca - Consultoria em Desenvolvimento Sustentável

**Art Direction and Production** | Liquid

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