

**SUSTAINABILITY
REPORT**

**OUR ROLE IN 2020
SO THAT LIFE WON'T STOP**

**FIDELIDADE
INSURANCE GROUP**

MESSAGE FROM THE CHAIRMAN

In 2020, insurance companies were called to intervene in the middle of a pandemic crisis, and were able to react quickly, closely communicating with their customers, accelerating all the digitalisation processes, safeguarding the health and wellbeing of the employees and their families.

Several digital solutions were created (with emphasis on the Healthcare area), revisiting and sharing contents about prevention, savings, longevity and quality of life. The insurance offer was adjusted to meet the needs of private customers and companies, underwriting processes were simplified in risk acceptance and in claim settlement, thereby reducing the value of insurance premiums, among other aspects.

Undoubtedly, the insurance sector was there for people. Sympathetic towards the ecosystem that supports our business: customers, suppliers, brokers, experts, auto repairers, contact centres. We should be proud as this crisis had all the ingredients to compromise our role, and we have emerged stronger as a sector. According to the Autoridade de Supervisão de Seguros e Fundos de Pensões (AFS - Insurance and Pension Fund Supervisory Authority), between May and December 2020, nearly 4.6 million insurance contracts adopted a "scheme more favourable" to consumers.

Fidelidade, as market leader, has taken on its added responsibility and has always been in the forefront in several areas. The effectiveness of our responses arose, in a large part, from the fact that we were

already heading in the right direction. The pandemic has only accelerated our focus on healthcare solutions, such as telemedicine which has taken a very important role, both in terms of response quality and in terms of strong growth of the number of new users and online medical appointments. Society's demand and requirements towards quality healthcare services has in fact increased, showing that our emphasis on the need for prevention has finally resonated with our public, who have become more and more aware of the impact that life and health covers exert on the wellbeing of families and on the promotion of equality in society.

In 2020 we also strengthened our emphasis on the essential nature of savings, enabling us to have health, resilience and quality of life. Savings enable economy to face unforeseen situations. According to a survey by Insurance Europe, only about 35% of Portuguese people have stated they intend to save for retirement in the near future, but 50% lack the financial ability to do so. We must change this picture, and Fidelidade takes on an active role as promoter of information, but also providing further solutions that will encourage the Portuguese to save in an accessible and flexible way.

2020 has also shown us that our way of working will be different in the future, we will need less physical space, there will be more flexibility of working hours. We have proven ourselves and our customers that we are able to provide a digital service which is better and faster. That does not mean that we are distant. We have emerged from this crisis more digital but paradoxically more present. And we will continue being close. We believe that cooperation in the workplace contributes to team spirit and to a sense of belonging which are so essential for a company, a culture and a brand. We believe that the future is still relational, that teams must meet personally, in the same physical space. Maybe in a different way, but people are what sets us apart in the insurance sector. The Wecare commitment has already performed 2,487 interventions since its launch, which translates our attitude of humanisation and concern towards people. It is the humane side that differentiates companies.

In sum, this was the year that has put us to the test and changed our life experience. In a way, Fidelidade has sought to reinvent the way of doing business, putting short-term concerns which are strictly economic-oriented in second place. Granted, we had the financial availability to do so. But the organisation's culture and values were fundamental for us to mobilise support to our customers and partners.

We will therefore keep being true to our goal of continuing to be a technologically advanced company, but always attentive to human values.



Jorge Magalhães Correia,
Chairman of the Board of Directors

OUR ROLE IN 2020

Insurance companies exist to protect people and their property. The mission itself is not differentiating. What can set an insurance company apart from others is not what it does but how it does it. At the Fidelidade Group, we believe that we represent this difference.

In March 2020, the COVID-19 pandemic broke out in Portugal.

As other organisations, the Fidelidade Group has also faced the challenge of managing all the changes. With 3,338 employees in Portugal and a similar number of employees around the world, it was necessary to immediately ensure that our People stayed safe at home with their families. Afterwards, the challenge was to enable work from home, ensuring the appropriate response to our customers who were also living this unknown reality.

So that life wouldn't stop, we spared no efforts, individually and collectively. In record time, we set up a team that designed the Contingency Plan and helplines were created to support employees and their families. The company activated communication channels to transmit all the information and adopted measures to customers and partners.

At the Fidelidade Group, the measures taken to mitigate the impacts of the pandemic have always followed our guiding principle - to protect our employees and customers - but also the purpose and urgency of supporting our society, acting and becoming involved in a responsible way in the strategy to fight COVID-19, according to the guidelines set out by the Directorate-General for Health and the Portuguese Government.

Our role, as the Fidelidade Group, is to be close. To boost change. To contribute to a more prosper and sustainable society.



Over the last few months, the response of the Fidelidade Group has been based on four core pillars: immediate reaction to protect our employees; priority support to customers facing difficulties; intervention and support to partners and suppliers in a vulnerable financial situation; and social support to the communities where we operate. We will address these pillars in this report, highlighting not only what has been exceptional due to the pandemic context, but also what has been relevantly emphasised and reinforced, showing our resilience and our prospects for the future.

So that life won't stop

The Fidelidade Group has long been integrating in the management of its business, in its relationship with stakeholders and in its daily operations the challenge of contributing to the construction of a more prosper, sustainable and inclusive society.

This attitude - that we called Wecare - which distinguishes so much how the Group faces and manages its challenges, fits into its business strategy and into its vision of creation of value to the Group ecosystem.

A long-term overview on our business activity must be based on our capacity to anticipate and respond. In order to make that possible, we must be aware of the changes in society and of the challenges that the business must respond to, and reviewing priorities must be part of our agenda.

From early on, we have known that to relevantly meet the expectations and needs of our stakeholders it is fundamental to revisit their concerns, review our plan of action and bring forward the best set of projects to significantly contribute to the 2030 Agenda - Sustainable Development Goals (SDGs). In 2021, we will conclude the review of the Fidelidade Group materiality matrix and with it we will begin a new cycle, progressively more integrated into the business model and supported by a governance model adjusted to the new challenges.

THE FIDELIDADE GROUP IN PORTUGAL

INSURANCE COMPANIES

FIDELIDADE

SEGUROS DESDE 1808

Insurance company whose mission is to support the development and the construction of a sustainable society, undertaking to educate, serve, follow up and take care of people throughout their lives with innovative products and services that effectively protect people (created in 1808).
Business turnover: EUR 1.8 B
No. of employees: 2,595

MULTICARE

FIDELIDADE

The health insurance company of the Group, investing in prevention and in the provision of products and services that protect people's health at each step of their lives (created in 2007).
Business turnover: EUR 360 M
No. of employees: 259

OK! teleseguros

Insurance company that markets insurances through remote channels (created in 1998). Business turnover: EUR 57.9 M
No. of employees: 74

FIDELIDADE ASSISTANCE

Insurance company specialised in assistance and legal protection services (created in 1998), operating in Portugal and in the PALOPs.
Business turnover: EUR 52.8 M
No. of employees: 173

ASSOCIATED BRANDS

G E P

GESTÃO DE PERITAGENS S.A.

Responsible for the expert assessments and inspections of the Fidelidade Group insurance companies (created in 1997).
Business turnover: EUR 20 M
No. of employees: 58

CAR SERVICE

Assistência e Reparação Automóvel by FIDELIDADE

Company within the Fidelidade Group specialised in motor vehicle repair services (bodywork and paintwork) and can also provide rent-a-car services without drivers (created in 1973).
Business turnover: EUR 5.8 M
No. of employees: 26

safemode

Gestão de Segurança e Saúde nas Empresas

Specialised in the assessment, prevention and mitigation of risks (created in 2003).
Business turnover: EUR 3.1 M
No. of employees: 48

CARES

Assistência e Reparações

Dedicated to property assistance and repairs (created in 2002).
Business turnover: EUR 10.3 M
No. of employees: 53

PROPERTY BUSINESS

FIDELIDADE PROPERTY

Responsible for managing the property of the Group (created in 1991).
Business turnover: EUR 3.5 M
No. of employees: 41

FIDELIDADE SOCIEDADE GESTORA

Responsible for the Management of Collective Investment Undertakings (created in 2018).
Business turnover: EUR 2.2 M
No. of employees: 11

OCCURRED IN 2020...¹

We highlight some major figures and landmarks.



2,305

Total received from society (M€)

60

Number of customers' branches

39

Number of mediation centres

26

Number of hours of training of employees (h)



3,338

Total employees

172.6

Costs with employees (M€)

4,125

No. of brokers

142.3

Brokers' commissions (M€)



168.3

Costs with suppliers (M€)

1.9

Investment in the community (M€)

17.2

Payments to the State (M€)

2.1

Payments to banking institutions (M€)

50,145

Total energy consumed (GJ)

3,324

Greenhouse gas emissions (TCO₂eq)



This Year's highlights

Reference Employer

Support to employees during the pandemic, through the provision of a broad range of services and the creation of tools that made it possible for employees to work from home.

Wecare company culture, whose top priority was to take care of the Fidelidade family.

Academia Fidelidade - Wevolution, the personal and professional knowledge centre where each employee defines their evolution path, was strengthened in such a challenging year.

Business with Responsibility

Increase of the health offer, with the launch of digital tools that provide support to COVID-19 screening, encourage the adoption of healthier lifestyles and assess the state of health of our customers.

Exceptional conditions for customer support, such as moratoria and motor bonus.

Follow-up of trends and development of new products and services to enhance several segments and topics such as longevity and quality of life, savings, climate changes and responsible investment.

Partner of Society

Support to the recovery of economy, in an extraordinary way through the support to suppliers and service providers, but also to economy sectors strongly affected by the pandemic.

Creation of the Comunidade Fidelidade (Fidelidade Community), which enhances the vision of empowerment of social economy and whose offer meant for social organisations seeks to provide them with the necessary tools and knowledge for their sustainable development.

¹ Consolidated figures concerning the companies considered within the scope of this report: Fidelidade, Multicare, OK! teleseguros, Fidelidade Assistance, Safemode, GEP, Fidelidade Car Service, Fidelidade Property, CARES and Fidelidade - SGOIC

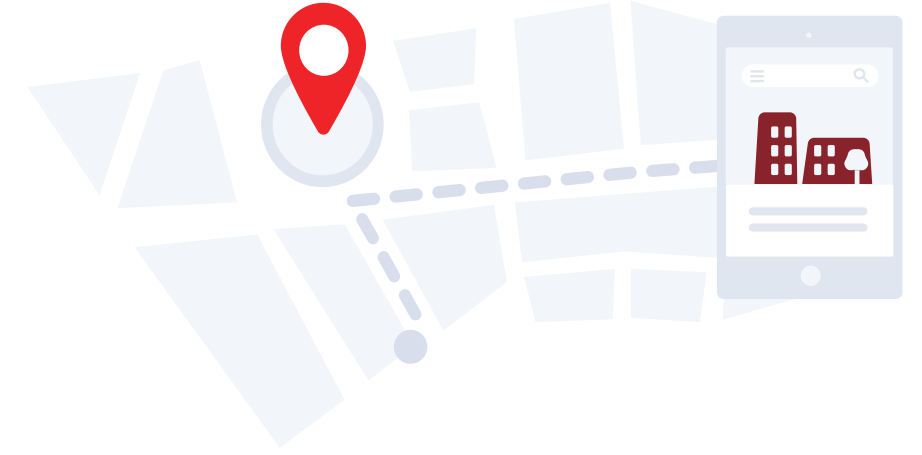
OUR AGENDA FOR SUSTAINABLE DEVELOPMENT

The insurance sector by nature helps people, communities and companies understand, manage and limit risks, thereby protecting their assets.

The agenda of a group such as the Fidelidade Group, with such a responsibility, dimension and level of impact, is necessarily based on an indelible commitment to ethics and transparency. These are two core values that generate trust in the financial system, in the risk identification process and in the provision of services to customers. With the strong boost of digital economy, driven in a large part by the pandemic, we have paid particular attention to the new ethical questions raised due to the recourse to digital means, mainly in the context of personal data protection. To contribute to assess the gaps and search for the best legal framework that combines protection and consent and customer service is a commitment that guides all our operations.

Since day one, prevention has been fundamental for the Fidelidade Group, as a model of operation in the several business areas and as a concept transversal to the initiatives with employees and customers. In a country with low levels of health, finance and prevention literacy, it is especially important that our society be granted skills to improve quality of life and prepare a more resilient future. We call upon ourselves to contribute to improve knowledge about these subjects, setting literacy as a goal, through a large investment in information and awareness-raising among customers and consumers.

We base on these four principles — ethics, transparency, prevention and literacy — the strategic priorities of our performance, which we combine with a great future goal, inclusion, that must be enhanced through the development of products and services adjusted to new needs and the promotion of access to insurance by vulnerable populations.



Focusing on People

As a People-oriented Group, we have set a matrix for the preparation and follow-up of teams, leaders and each employee so that they may achieve a suitable professional performance that optimises the development of the business and, at the same time, enjoy the conditions necessary for a good quality of life.



Health is a major concern in people's lives and, therefore, has its own place in the Fidelidade Group agenda.

Health, Quality of Life and Longevity

Health is a major concern in people's lives and, therefore, has its own place in the Fidelidade Group agenda. Promoting healthy lifestyles and contributing to improve the quality of life have always been a priority, but now we are equally invested in finding good responses to two complex challenges: longevity, which being an admirable conquest of civilisation, must be sustained from a social and financial standpoint; and access to healthcare, an asset which is indisputably valued by citizens and a clear sign of prosperity of any society.

Responsible Investment

Responsible investment combines environmental, social and governance (ESG) factors so that, at the same time that it ensures return to investors, it benefits society through the process of influencing companies' behaviours. The integration of the ESG analysis into portfolio scoring and rating models enables to include an investment portfolio based on sustainable development principles. Although the Group and its stakeholders have already taken these investment principles into consideration in their portfolio, we are preparing for a more strategic and extended phase of dissemination of knowledge and investment.



In our internal environmental management and in the management of processes with our partners and customers, we have been consolidating good practices of dematerialisation and preservation of resources.

Involvement with the Community

The contribution of the Fidelidade Group to the construction of a new sustainable society includes a community involvement policy which is based on complicity and sharing, of which the Fidelidade Comunidade Award, created in 2017, is one of the pillars. We have extended these operating principles to the other geographies where the Group operates, privileging the support to urgent and relevant local issues.

The Group believes that institutions that have the legitimacy to do so must foster savings and acknowledges the importance of reinventing financial literacy concerning this matter.

Savings and Investment

We are aware that savings are not a priority to the Portuguese, as incentives - mostly fiscal - are currently very reduced. Because investment is a consequence of savings, without savings there can be no investment. The Group believes that institutions that have the legitimacy to do so must foster savings and acknowledges the importance of reinventing financial literacy concerning this matter. That is why, today, the Group is reviewing the products and services portfolio so that it may be adjusted to our customers' savings and investment needs. This entire project will be developed in three to five years and will cover all the several segments of the population.

Environment

Climate changes and the urgent mitigation of their effects marks our strategy of analysis and development of responsible investments. In our internal environmental management and in the management of processes with our partners and customers, we have been consolidating good practices of dematerialisation and preservation of resources.



OUR CONTRIBUTION TO THE 2030 AGENDA



Ensure healthy lives and promote well-being for all at all ages.

Development of products and services for a better health and quality of life, namely in a context of longevity of society.



Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

Professional and personal development of employees and promotion of the welfare of teams.



Reduce inequality within and among countries, in terms of income increase but also in terms of equal access to opportunities.

Mitigation of visible inequalities in the community, through the strengthening of the social sector and good neighbourliness.



Make cities and human settlements inclusive, safe, resilient and sustainable.

Trend monitoring, product and service innovation and investment in digitalisation to increase the potential for positive transformation of some of the main societal challenges.



Take urgent action to combat climate change and its impacts.

Contribution to manage the impact of climate changes, through the rigorous assessment of customers' risks and the management of processes related to climate events in Portugal.



Strengthen the means of implementation and revitalize the global partnership for sustainable development, encouraging the mobilisation of institutions and resources towards sustainable development.

Commitment to the development of the markets in which the Group decides to operate, through the creation of infrastructures and the provision of services and solutions to the population.

OUR ROLE REFERENCE EMPLOYER

In this atypical year, the big challenge of taking care of our people has determined many of the decisions we have made. In all the companies of the Group, we have fully ensured our business activity, whenever possible from the home of each employee.



3,338

In Portugal, the Fidelidade Group relies on the dedication and work of 3,338 employees, 55% of whom are men and 45% of whom are women.

72%

of the employees are over 40 years old.

99.5%

of the employees have an open-ended employment contract.

REFERENCE EMPLOYER

Keeping a Fidelidade culture exactly where energy flows, enabling us to be individually and collectively resilient, will continue to be, in time to come, a crucial factor for which leaders will be called to play an important role of proximity, empathy and involvement.

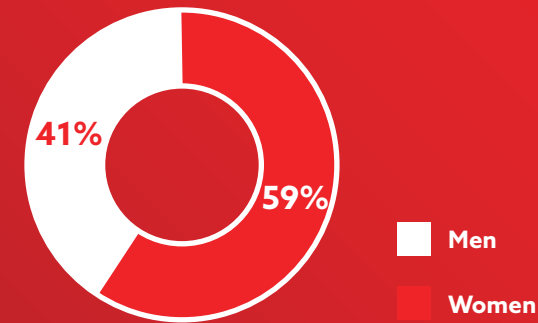
Two guidelines were followed: one focused on the adjustment to the reality we are living in and the other based on the need to trigger innovative approaches, in order to uphold as much as possible occupational safety and wellbeing. Two weeks after the first confinement was decreed, following an unprecedented work of organisation and coordination in the history of the Group, teams were working remotely, with improved networking systems, operated without limitations. We have ensured from early on the employees' access to a set of measures that simplified procedures and helped solve circumstantial problems, as a result of the teleworking context. During this entire process, we have sought to ensure the regular communication of implemented decisions, measures and procedures.

For all these motives, the great topics of the year for the Group, as an employer, were the development of our teams, the creation of new management and involvement models, the transformation of working models and, naturally, people's wellbeing. The adjustment and transformation capacity required from us due to the pandemic which the Group, as a whole, was able to overcome, has confirmed not only the suitability of the professional and personal development policy set out for the teams, but also and most of all the resilience, ingenuity and dedication of our employees in this time of extreme demand. The path for digital transformation and for the transformation of working models is before us within the next few years and we are relying on more experience and capacity of reflection to tread it.

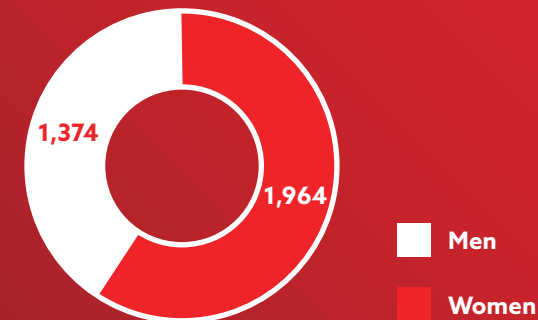


KEY FIGURES ²

Percentage of Men and Women in the Group in 2020



Group employees by gender in 2020



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In Portugal, the Fidelidade Group relies on the dedication and work of 3,338 employees, 55% of whom are men and 45% of whom are women.

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of the employees are over 40 years old.

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of the employees have an open-ended employment contract.

In 2020, the Group has increased by 3% the number of employees compared to the previous year - 101 more jobs -, thus contributing to the country's employability in a year marked by the pandemic.

The companies that contributed to this were: Fidelidade, GEP, Fidelidade Property, Cares, Fidelidade - SGOIC and Safemode

² Consolidated figures concerning the companies considered within the scope of this report: Fidelidade, Multicare, OK! telesseguros, Fidelidade Assistance, Safemode, GEP, Fidelidade Car Service, Fidelidade Property, CARES and Fidelidade - SGOIC.

CARING IN HARD TIMES

Taking care of our families is always a priority during hard times. We could not have imagined the proportion that this concern would take up in 2020, knowing today that we have always been collectively guided by a great ability to solve problems and make things happen and by a strong empathy and unity, of which only a part could have been contained in an instruction manual. During the first months, at the time of the first big impact of the pandemic, taking care of the Fidelidade family was the motto applied to a set of measures that covered several areas: health, prevention and protection, wellbeing, remote working conditions, social and psychological support for employees. Some of these areas were the object of particular attention due to the nature of this crisis, as was the case of health, where we provided all the support in order to become aware and assess the health risks to which our people were exposed due to COVID-19, to inform and advise them in terms of care. And also to support and follow up all our employees and their families in situations of prophylactic isolation or receiving treatment.

The Contingency Plan, swiftly conceived to support all these measures has guided the Group in the management of the pandemic and in the adjustment of its business activity. So that all knew how to act and to respond, a broad set of multidisciplinary guidelines has been prepared in a coordinated manner where Safemode, the Group company specialised in risk analysis and prevention, played a central role.



PRACTICES AND INDICATORS

Health, protection and prevention

“Health at work from home” helpline

Occupational medicine has played a crucial role in this stage. Two helplines were created:

- «Health at work from home» enabling occupational doctors to monitor any employee that, for any reason, has questions to ask;
- «COVID-19 Helpline» playing a decisive role in reporting possible positive cases and providing information to employees, mainly those directly affected by the virus.

Employees’ working periods

Fidelidade has set working periods for its employees working from home, seeking to help them separate work from their personal and family lives. Several initiatives were created for employees and their families, meant to improve their daily lives and, at the same time, bring the Fidelidade values into their new workspace.



Despite the deep change of our daily routines, Fidelidade has quickly managed to provide all the working conditions to its People so that they could perform their duties working from home. In the context of the COVID-19 pandemic, Fidelidade has adopted, personally and collectively, rigorous and suitable protection and sanitisation measures and, whenever requested or in case of need for help, Fidelidade has immediately provided the necessary assistance, always trying to find the best solutions, whether for our People, whether for the Organisation.

Paula Caramelo, Fidelidade – People and Organisation Department

NOS – Social Support Programme

The NOS Programme is an internal initiative meant to support employees in vulnerable situations.

103 new support requests in 2020

We care for caregivers - Launch of Caregiver-Employee Support

We have set as a priority to support and empower employees who are caregivers, starting by ascertaining the number of informal caregivers within the Fidelidade Group.

Through a survey, we have identified 274 employees in the Group who are informal caregivers and we were able to draw the following conclusions: on the one hand, caregiver-employees spend 1 to 15 hours per week before or after their work schedule providing care to their dependents; on the other hand, the tasks performed by these caregiver-employees are connected with the daily life of their dependents, such as feeding, hygiene cares, management and payment of services and shopping, accompanying them to medical appointments, tests and treatments.

With these data and in parallel with the legal acknowledgement of the status of the Informal Caregiver, in November 2020, the NOS – Social Support Programme has created a new service - Caregiver-Employee Support - consisting of support to employees that regularly provide care to dependent family members.

In this sense, we provided measures of reconciliation between professional life and the provision of regular care to the Dependent Person, namely flexibility of working hours and/or part-time work and/or working from home, and justified absences all according to the exact terms provided for in the Labour Code; empowerment and training sessions for the development of skills in the care to be provided to the Dependent Person; advice and follow-up and/or self-help groups; and also active involvement in the search for services and technical aids for the Dependent Person.

11

support requests within the scope of the Caregiver-Employee Support

NOS during the COVID-19 pandemic

Fidelidade's priority is to uphold the wellbeing of its employees and their families. That is why we have created a set of tools to provide support in this so very atypical stage:

To support employees in a more vulnerable situation, the following services were provided:

- Permanent monitoring of employees infected with COVID-19
- Free medical support to employees and their families – through Multicare Medicina Online and Safemode's medical team.
- Caregiver-Employee Support – in partnership with the Associação Cuidadores, a set of tools to lighten the load of our employees who divide their day between their jobs and being an Informal Caregiver.

We have donated food products and medication throughout the country, in coordination with Fidelidade Assistance.

We have provided free psychological support to all employees for 8 months.

Four free Webinars were conducted on mental health, in partnership with an entity specialised in the matter, where the number of the enrolled was higher than the number of foreseeable registrations per session.

Close communication and involvement

We're in touch

With the beginning of the confinement in March 2020, we created the We're in Touch section for our online internal network to help employees adapt to the radical changes brought by COVID-19 at an individual and collective level. During six weeks, through Wevolution, we provided contents and information on productivity, working from home and wellbeing.

For leaders, we prepared specific contents on how to involve and monitor their teams in the new context.

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More than ever, we feel the need to be closer to our people, maintaining a smooth communication with them, so that they may feel we are (already) here. It is fundamental to listen, understand and adapt, in order to perpetuate the relationship of trust we have with all of them. «We are Fidelidade whenever we are close».

Cristina Ribeiro, Fidelidade – People and Organisation Department

Tips at home

We have created the «WORK@HOME – Quick Recipes» guide, with tips to improve wellbeing, breathing and meditation exercises and physical activity. And to make it easier to manage work with children, recommendations on reading, theatre plays or virtual shows, among others.

An Online Parents' Group was created to approach the great challenges posed before families and suggest practical tools to better manage the new daily routines. Within this scope, we have conducted four interactive sessions, with Parenting specialists, with the participation of 64 employees. This initiative has also included workshops on adequate food, teleworking/telelearning reconciliation, stress/anxiety management, apart from emotional check-ups.

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Seeking to anticipate hardship, we have extended our support network, created new support lines and focused on what is most important – our People.

Daniela Marques, Fidelidade – Social Responsibility Office



MORE HIGHLIGHTS

Strengthening the community

Christmas Action

As a result of the pandemic, the Christmas Action was conceived in detail to respond to the lack of in-person interaction among employees and to the sectors of society most affected by the pandemic, consisting of the following:

- The Christmas postcard for all the Group employees, hand-signed by them and by the Chairman of the Executive Committee.
- The offer of a Lifecooler voucher for restaurants in the amount of EUR 30.00, which replaced the usual company Christmas dinners, having acquired 3,500 dinners through our partners.

In order to strengthen the ties between employees, we have created a surprise phone call programme. Each employee has been invited to sign up and call a number assigned to them. On the other end of the line were other employees that had also signed up for the programme. This way, our People have had the opportunity to receive and make calls, talking to colleagues around the country, chatting

and expressing their feelings and wishing a Merry Christmas. Even apart, we were close. The values of the calls reverted to the Fundação do Gil which totalled nearly EUR 10,000, thanks to 4,657 calls made.

This idea, presented before the Ministry of Labour, was the inspiration for the "A Voz Solidária" initiative, whose purpose was to contact and offer some time to people who are alone during Christmas and New Year.

Employees' cooperation

Throughout the year, employees were challenged to take part in initiatives within the scope of Fidelidade Community, which develops skills volunteering, on-the-job activities and fund raising for social organisations. With the support of our employees, it was possible to raise EUR 11,000 that supported more than 10 social organisations.



BACKSTAGE

Providing employees with conditions to work from home – technology has been essential as a support for new ways of working and as a contribution to wellbeing. For this purpose, the IT and Technology systems were improved, thus functioning without any

limitations for remote work, which enabled the Fidelidade Group to continue its business activity from home. After the conditions were created to migrate customer support to home, we closed 2020 with the remarkable number of 415 operators working from home.

So that employees could perform their duties from home, they were provided with:

- Computer equipment (laptops, screens and headsets) to use at home;
- Increased Internet broad band connection for remote access to Fidelidade's VPN;
- Purchase of infrastructure and specific licensing for remote access by employees to their companies.

DEVELOPING SKILLS, CONSOLIDATING THE CULTURE



PRACTICES AND INDICATORS

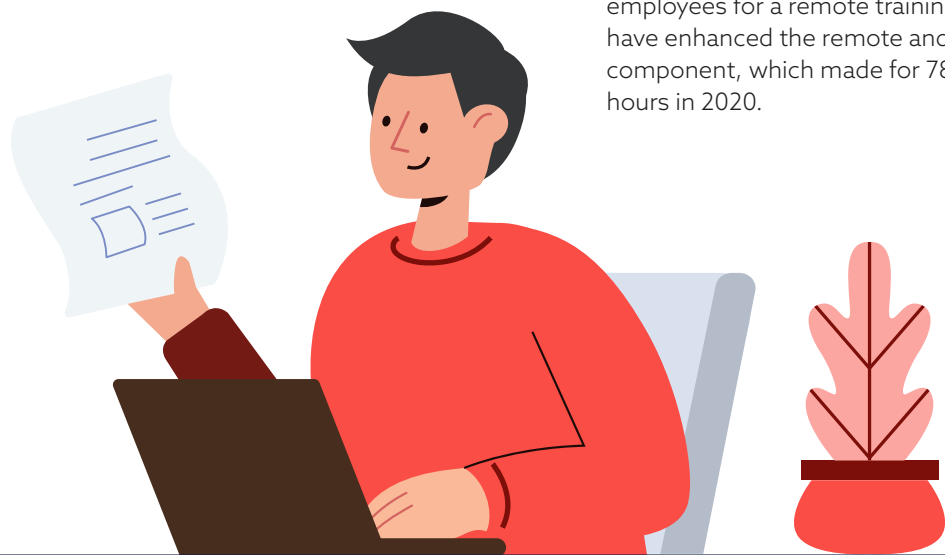
The development of the team performance plan which was planned for 2020 has not changed. We may even say that it has been strengthened due to the new needs that had to be met, in order to ensure the use of new remote tools and our employees' work under those circumstances. Talent retention is the great axis of our work.

Academia Fidelidade

Launched by the end of 2019, within the scope of Wevolution in 2020 we have witnessed the full development and consolidation of this Academia Fidelidade, whose purpose is to create a Group learning culture.

It is a Knowledge Centre to optimise personal and professional growth, where each employee, together with their superiors, define their evolution path.

Due to the pandemic, we have had to rethink and adapt the way the Fidelidade Group enables employees for a remote training model. Thus, we have enhanced the remote and digital training component, which made for 78% of the training hours in 2020.



We have continued the global training and reskilling programme, keeping its main topics oriented towards leadership and its empowerment, and training for new technological tools, seeking to maintain the levels of efficiency and quality of digital business.

8,016

entries and a satisfaction degree of 4.4 out of 5

During 2020, Wevolution has also played an important role in the development of initiatives of support to employees and their family households during the pandemic.

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WEVOLUTION has tried to be there to support employees, in a year of significant changes, in the development of new skills and knowledge in order to overcome and leverage this change.

Cátia Almeida, Fidelidade – People and Organisation Department

Empowering leaders

In 2020, we have continued to enhance the role of leaders in the context of their training, monitoring and development. This year's experience has made it clear that excellent leaders were able to incorporate the link between employees and the organisation. We have also anticipated that the hybrid working models of the near future will add demanding leadership skills to manage teams remotely, which will include more complex variables, such as work schedule flexibility and the promotion of autonomy, accountability and cooperation.

Within the scope of the strategy of empowerment of leaders as agents of transformation in the organisation, we created the We See Beyond online sessions for reflection, inspiration and sharing on positive relevant actions and changes in response to the challenges the Group was facing.

In 2020, we have conducted 10 sessions in which several reference national and international speakers took part to discuss the following matters: Future challenges, Leading yourself, Leading people, Leading innovation.

5,600

training hours and 587 employees took part in Leadership actions in 2020

Closer to the new generations

Created to introduce the insurance business to new generations and drawing them closer to the Fidelidade Universe, the 2020-2021 Ambassadors Programme continued and delivered practical results above expectations: the first online meeting of 26 Ambassadors with their Buddies resulted in the identification of over 40 contact opportunities for the Group, ranging from events such as workshops and presentation sessions, to talks where we can be present.

26

Ambassadors involved in the 2020-2021 edition

Boomerang Effect

After the success of the first edition of the Boomerang Programme, the 2020-2021 edition received over 1,400 applications, twice as many as in the previous year. This number reveals the relevance of this nine-month internship in the Fidelidade Universe for young university students and the capacity of dissemination of this initiative. It has also underlined the relevance of the contact with the corporate world and of learning based on experience.

1,400

applications for the 2020-2021 edition of the Boomerang Programme, 20 participants

In 2020, despite the almost 27% drop in training hours per employee, the Group increased the total of training hours by 10%.

One company, our culture

Over recent years, we have been perfecting the Fidelidade culture with a set of changes in people management, from onboarding to the daily working experience. We have called the consolidation of the sharing of the Group's essence among all Group companies «One company, Our culture». All the initiatives and measures seek to enhance proximity, accountability and individual and collective involvement, always based on the Wecare principle of resilience.

Good onboarding, improved retention

The corporate onboarding has suffered a structural change regarding the way new employees are received in the Group, seeking to generate a more dynamic, effective and relational integration and greater employee retention. The new procedures enable a more efficient first contact with the company's structures and strategy, as well as a transversal alignment among employees.

To strengthen our relationship with newcomers and getting them better acquainted with the company's culture within a complex Group, we have decided to create tribes — groups of people that arrived at the Group at the same time and keep in touch after the onboarding period.

“

Onboarding is particularly relevant during the pandemic and teleworking. Relying on the testimony of employees and standing by their side has enabled me to know the company and to create a contact network which would be very hard to do otherwise.

Sofia Oliveira, Fidelidade – People and Organisation Department



MORE HIGHLIGHTS

Openness and proximity

FidTalks are conversations between the chairman and the employees of the Fidelidade Group, with the purpose of bridging the gap between employees and management. Since 2016, nearly 280 employees have taken part in this initiative in 25 sessions. In 2020, we adapted it to the online format and we have had 108 employees in 9 sessions.

In keeping with the spirit of openness and proximity, FidMentoring – internal mentoring programme – has had two formats oriented towards different goals and publics, in its 2020 edition.

54

participants – Mentoring Programme

22

participants – Reverse Mentoring Programme

Acknowledgement of our people

Acknowledgment is important, as it enhances performance above expectations. An example of this culture is the GEP Awards, whose purpose is to value the performance of experts and supervisors through a grid of indicators such as:

- expert assessment average performance time, since reception until closure and delivery to the respective Business Department or Customer;
- average repair cost; or
- level of complaints.

The qualitative results, more important than the quantitative ones, will come in time, as each employee assimilates the tone at the top culture, globally acknowledged and not just lightly in the group where they are integrated.

The Group rate of employee turnover of 14% shows the level of commitment between the company and its employees.

Diversity and inclusion

In 2020, we have created a working group to discuss matters of diversity and inclusion in the Fidelidade Group. Following this reflection, we will resume it in 2021 on a project basis.

Employee Kit

With the purpose of reducing the use of plastic and creating clean-desk habits, we have offered a kit - composed of a bottle, tea and coffee glasses, a spoon, a pencil and post-its - to each employee.

3,200 Kits were handed out.

Benefits

The Fidelidade Group grants its employees access to a quite broad set of benefits, all of them available and accessible through a portal created for the purpose. We highlight the Health Insurance, the Vital Protection Plan and several initiatives by the Sports and Cultural Group, among others.

Internal involvement

Wellbeing and the creation of synergies among employees also include events and initiatives that deepen the sentiment of belonging and solidarity. We share below a few of those initiatives, some of which are already a tradition:

- Two sports promotion actions, in which 779 employees were involved, 163 of whom in operations outside Portugal, that have raised nearly EUR 5,500 to support social organisations. These actions consisted of counting the kilometres covered by employees, whether through Multicare Vitality converted into EUR 3,900 for the Fundação do Gil, whether at the B2Run, which raised EUR 1,788 for the Abem Emergency Network. The B2Run of the Fidelidade Group was one of the 8 winning projects of Fosun's «One Fosun CSR Week» among around 70 competing projects.
- Virtual book fair at low prices by a social organisation.
- Cinema Páscoa for employees/families, with the involvement of 838 employees.

TRANSFORMING THE ORGANISATION

According to its Strategic Programme, the Fidelidade Group pursues the goal of making the organisational structure and work processes more agile. What started as a set of changes in the technological areas, in 2017, has evolved to a Group-scale approach that we call Enterprise Agile. Its implementation plan includes two development areas, which received a big investment in 2019 and 2020:

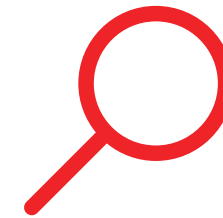
- Following up and encouraging multidisciplinary teams to develop initiatives that enhance practices of cooperation and agility;
- Establishing the Agile vision and changing policies and practices that have an impact on the Group's agility.

As a result of the pandemic, digital transformation has accelerated and impacted on our way of living and working. Working from home is now the reality of most people and, whether due to market and society evolution, whether due to employees' expectations, it may continue to be in the future. We intend to prepare the Fidelidade Group for this, aware of the challenges it may represent from a standpoint of balance between professional and personal life and leadership management, but also of autonomy and team spirit.

“

We believe that living and feeling this agile culture, even during the pandemic, has helped us build each day the best paths and cooperation moments and mutual assistance among our people, simultaneously creating lighter and more disruptive technological solutions and increasing the value of Fidelidade. This way, we experience the true meaning of working together towards a common purpose.

Maria João Pereira and Samuel Santos Caldeirinha, Fidelidade – IT Department



PRACTICES AND INDICATORS

Preparing the future

The pandemic and working from home have enhanced the relevance of investing in the agility of the Group. We highlight the work on three fronts:

- Development of hybrid working models suited to the different realities of the Group companies, according to the specificities of each area;
- Identification of good work practices fostering the optimisation, efficiency, the satisfaction and balance of employees in this new context, in order to replicate them in all teams;
- Planning of the physical and digital working environment, in order to accelerate the introduction of new forms of working.



OUR ROLE BUSINESS WITH RESPONSIBILITY



Doing business with responsibility is to take on, everyday and in any context, the importance of unequivocal clarity and transparency in the management of activities.

BUSINESS WITH RESPONSIBILITY

Our mission is to protect society so that it may take risks and move forward, aware that the social and environmental challenges that shape the context of our lives are the framework in which we operate.

Our business is anticipating responses, a process through which we predict risks and design an offer capable of meeting the current needs of several population segments by means of new products and services, new investment and savings solutions, new processes that are more digital and closer to customers.

As market leaders, we intend to make our own the mission of contributing to a greater literacy about all the matters we work with, such as savings, the framework of access to insurance or even the more financial aspects. This is a key component of the responsibility of our business.

Finally, a business with responsibility understands the challenges of its context and incorporates the best responses with flexibility, rigor and exigency. The year 2020 - where the pandemic affected our society - has demanded that we be able to respond in an agile and coordinated manner to our

customers and know how to readjust the services we provide, such as extending the covers to provide further protection in these exceptional times. We will also refer to these measures.

It should be noted that operating efficiency and quality management are key elements for us to maintain the excellence of our business, and that we work towards permanently improving internal efficiency and the use of resources, in order to reduce our carbon footprint. Digital transformation and the dematerialisation of processes that since the beginning have been oriented towards the improvement of customer experience, of the development of sales capacities and of the efficiency of our processes, have taken an unexpected dimension with the pandemic by becoming the only way of remaining close and in touch with our stakeholders. And we are learning that, even being apart, it is possible to generate a positive impact on economy, society and the Planet.



KEY FIGURES

Satisfaction Index

+3.3%

average increase of satisfaction of Fidelidade customers with the settlement of Motor insurance claims with material damages and personal injuries, compared to 2019.

+0.45%

increase of the Fidelidade Assistance customer satisfaction rate, compared to 2019, to 8.94.

Complaints management

+7.1%

average increase of customer satisfaction with the services provided by GEP in the assessment of claims, motor vehicle and property expert appraisal, compared to 2019.

29%

reduction of the average response time of the Complaints Management Centre of Fidelidade, compared to 2019.

+3.62%

increase of the Multicare customer satisfaction rate, compared to 2019, registering this year 8.29 points out of 10.

HEALTH CARE DURING THE PANDEMIC



PRACTICES AND INDICATORS

COVID-19 Treatment

Healthcare was probably the business area of the Group with the largest intervention in the response to COVID-19.

Despite the fact that pandemics are excluded from health insurances, Multicare has put in place a set of important measures, not only for the early diagnosis and treatment of COVID-19, but also to reduce the risk of infection. With these measures, Multicare's purpose was not only to ensure the effective protection of its customers, but also to stand beside society in the fight against this worldwide scourge.

Agreement with the Portuguese Private Hospitals Association

Multicare has concluded an agreement with the Portuguese Private Hospitals Association, within the scope of which it has taken on the funding of hospitalisation costs for COVID-19 treatment incurred in the participating hospitals. Customers who have underwritten the Hospitalisation cover that have not been referenced by the Portuguese Health Service (SNS) are eligible.

With this measure, Multicare's purpose was to ensure the protection of its customers' health and to support the SNS by relieving some of the overload associated to COVID-19.

COVID-19 Diagnosis

Symptom Assessor

In order to support customers in screening possible infections by COVID-19, Multicare has developed a symptom assessor with the world leader in virtual healthcare and strategic telemedicine partner: Teladoc Health. This tool based on Artificial Intelligence enables, through a questionnaire, to identify possible pathologies associated to health symptoms, including infection by COVID-19. The questionnaire ends with a recommendation on the following steps. In suspected cases of COVID-19, the Symptom Assessor refers to the SNS.

2.3 million Fidelidade customers have had, since the beginning of the first pandemic wave, access to the Symptom Assessor.

In 2021, we plan to make the Symptom Assessor available to all the Portuguese.

24/7 COVID-19 screening helpline available

Multicare has made the Medicina Online 24/7 helpline available for COVID-19 screening and the prescription of diagnostic tests in cases of well-founded suspicion of infection, following the guidelines of the Directorate-General for Health.

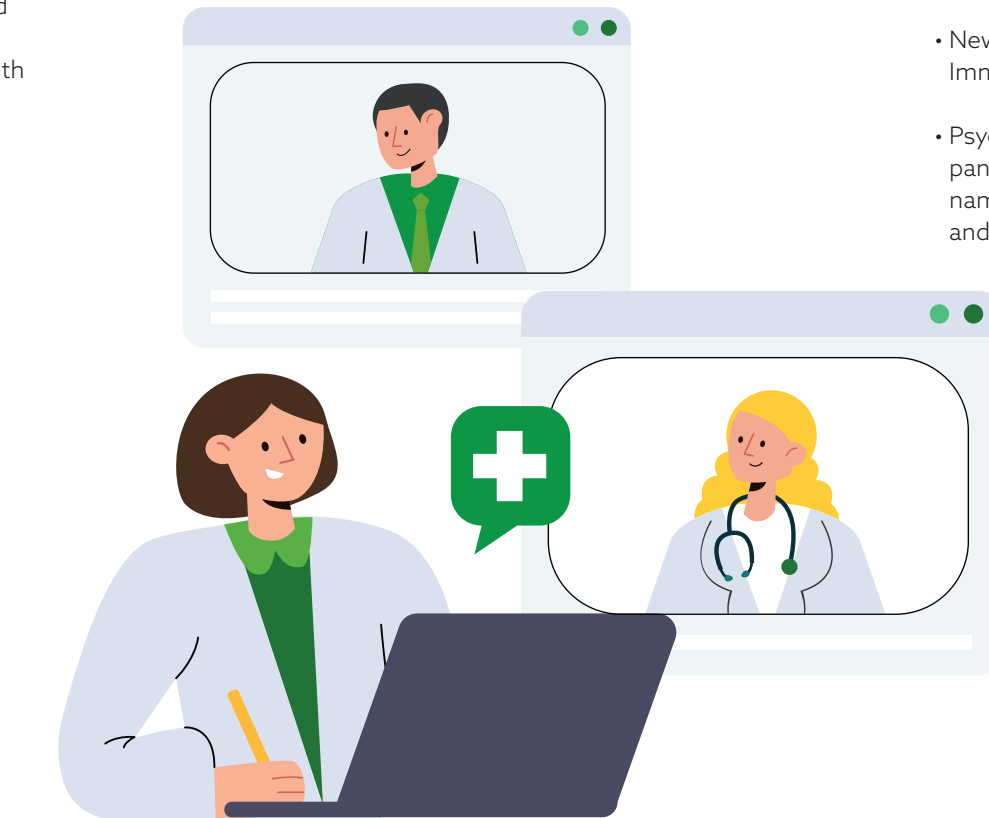
The Medicina Online 24/7 helpline was also made available for clarification of doubts about the SARS-CoV-2 (symptoms, risk factors, prevention, among others).

With these measures, Multicare has helped alleviate the congestion of the Linha Saúde 24 helpline, which was unable to respond to all the requests of the Portuguese.

The pandemic has also accelerated the path the Fidelidade Group was treading within the scope of telemedicine. In a context of suspension of in-person outpatient healthcare, Multicare has anticipated the launch of new Medicina Online services.

COVID-19 testing: Network and copayment exemption

In order to promote the reduction of infection and the early treatment of COVID-19, Multicare has created a network of diagnostic test providers, with nationwide reach, including the main clinical test laboratories. Furthermore, Multicare has widely announced it would co-fund the PCR tests of customers that had underwritten the Outpatient care cover, thereby exempting them from their copayment. The remaining Multicare customers benefit from the price agreed between Multicare and each Provider.



Acceleration of innovation in Medicina Online

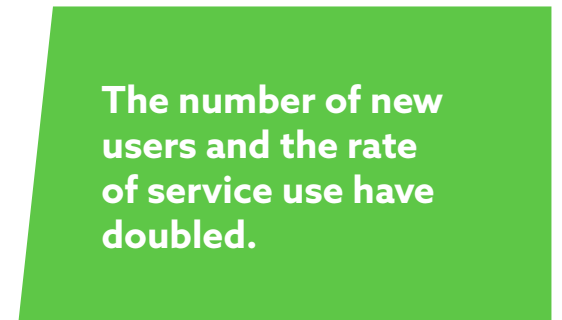
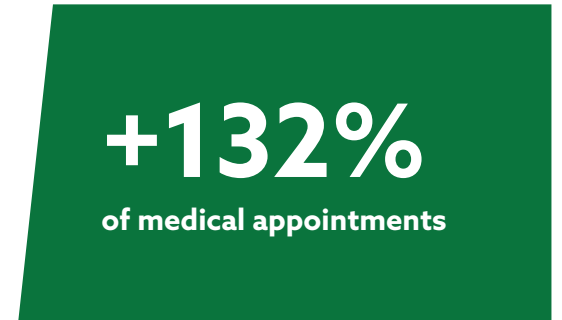
New services

Multicare was a pioneer in telemedicine, with the launch of Medicina Online in 2016. Since then, Multicare has been increasing the value proposition of Medicina Online. In the context of the pandemic, Multicare has anticipated some launches:

- Online GP, a general and family medicine specialist to monitor the state of health of customers and their families throughout their lives (concept of General Practitioner);
- New specialties: Gynaecology/Obstetrics and Immuno-allergology;
- Psychology Appointments, given the impact of the pandemic on the mental health of people due to, namely, social isolation, mandatory teleworking and closure of schools.

Home delivery of medication

In order to facilitate access to medication and increase the value proposition of Medicina Online, Multicare has provided the service of home delivery of medication, at no additional cost, covering the entire national territory and with a 2-hour service level. Customers that have underwritten a health insurance with the Medicina Online cover or the Home Medical Assistance cover are eligible.



During 2020, we have agreed with the Multicare Network providers the provision of new medical acts (such as teleconsultations) as well as Individual Protection Equipment essential to the minimisation of the risk of COVID-19 infection.

The Fidelidade Group, through Multicare and the Luz Saúde network, has integrated the Access to COVID-19 Tools Accelerator, a global coalition of big institutions that gathers efforts of the WHO, UNITAID, G20 Countries, the Global Fund, the Bill & Melinda Gates Foundation, the Coalition for Epidemic Preparedness Innovations and Gavi – the vaccine alliance, seeking to gather the efforts of governments, entrepreneurs, foundations and citizens of the European Union to collect EUR 7.5 billion in order to accelerate the development, production and equitable access to COVID-19 vaccines, diagnoses and treatments.

“

In this adverse context, we affirm our organisation culture which stands out due to our closeness to people. With a great sense of responsibility, Multicare has stood beside its customers and the country with several support solutions, protecting their health. It is this humanistic attitude that makes me proud to work at Multicare and, within the claims department, be able to contribute to do good!

Marta Freire, Multicare – Health Management Department



PRACTICES AND INDICATORS

UCMAs with permanent assistance during the pandemic

In order to support claimants, the Group has kept all 3 Accident Medical Care Units (UCMAs) in permanent operation during the pandemic, thereby ensuring an adequate response to accident victims and customers, not only in emergency situations, but also monitoring their clinical evolution. In addition, it has implemented a video-consultation service, whenever possible and clinically authorised, as an initiative to ensure service quality and closeness to people.

From June 2020 until the end of the year, we registered 2,245 video-consultations.

Cats and Dogs protected by Fidelidade Pets

This year in particular, pets have taken on an important role among Portuguese families, giving them, in many cases, the emotional support they needed. For that reason, Fidelidade Pets has continued to grow in the portfolio, to improve the Network of Providers at a national level and to take the first steps in internationalisation, with Fidelidade Pets in Spain.

Fidelidade Pets has continued to attract lots of young customers. 25% of the portfolio is less than 34 years old. It has also continued to register an increase of new customers for the Fidelidade portfolio. 33% of Fidelidade Pets customers have had their first contact with Fidelidade through this insurance.

Partnerships

Safemode, within the scope of occupational health and safety services, has always been beside its customers during the pandemic, supporting the preparation of contingency plans and the implementation of risk reduction measures, providing information on best practices to prevent and face the new risks and monitoring workers in occupational medicine, in order to ensure safe and healthy working environments.

Indicators of COVID-19 actions in 2020, with external customers: 2,090 teleconsultations; 248 risk reassessment reports; 29 communication supports (Safetips, Safenews, videos, webinars).

HEALTH CAN BE TRAINED AS WELL

We know how easy it is to take health for granted, and we only value it when we go through an illness. This matter does not only require awareness raising, but also training and persistence. That is why we commit to initiatives to remind and motivate health prevention and to promote healthy lifestyles.

Multicare Vitality Programme

In a moment where health is clearly the concern of many Portuguese, Fidelidade and Multicare launched in 2020 **Multicare Vitality** – a unique programme in the Portuguese market that raises the awareness of and rewards its members as they adopt healthy lifestyles.

With over 20 years of experience, more than 20 million users and a worldwide presence (in 5 continents and 26 countries), this Programme seeks to operate in four risk factors highly prevalent in Portugal: physical inactivity, unhealthy diet, excessive alcohol intake and smoking, and has

already proven to have improved the lifestyle habits and, in the medium-long term, the health of its members.

At the Portugal Digital Awards 2020, Multicare Vitality won in the category of Best Insurance Project.



Vitality has been an extra help, ensuring that I keep my levels of physical activity and reminding me to do my annual check-up. It also pays my Netflix subscription and much more!

Tomás Sérvulo Rodrigues,
Fidelidade – Strategic Planning
and Business Development
Department

ANTICIPATING AND PROTECTING OUR TOMORROW



PRACTICES AND INDICATORS

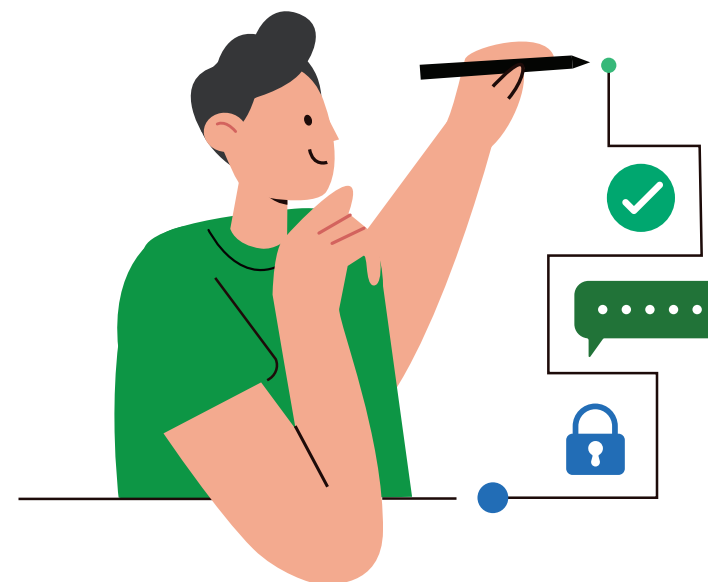
Prevention and protection today are not the same as those we will be requiring tomorrow, as the very circumstances in which society evolves and emerging trends are dynamic. 2020, a unique year in many aspects, has enhanced both the importance of prevention and of regularly analysing new challenges and new needs, in order to be able to anticipate and prepare the future with more adequate services and products.

Fidelidade Car Service always in operation

Since the 1st resolution of the Council of Ministers considered necessary to keep motor vehicle repair activities in operation, Fidelidade Car Service has ensured its operations thereby contributing to the protection of our people, their families, our customers and our partners, having adopted a set of relevant measures, widely valued by all stakeholders.

Support to partners

Taking on a responsible and solidarity-based attitude, supporting partnerships when they need it the most, we have created a credit facility for the supply of materials (moratorium) to our main Service Provider, which amounted to EUR 200,000.



Protection of courtesy vehicles

In order to ensure the safety and protection of all, Fidelidade Car Service has adopted a disinfection system resorting to an ozone nebuliser, which apart from performing safe and effective sanitisation, is also environmentally and ecologically sustainable. These and other measures have enabled us to obtain the ACAP safety seal, which certifies the effectiveness of the measures we adopted to fight COVID-19.

Compensations and moratoria to customers

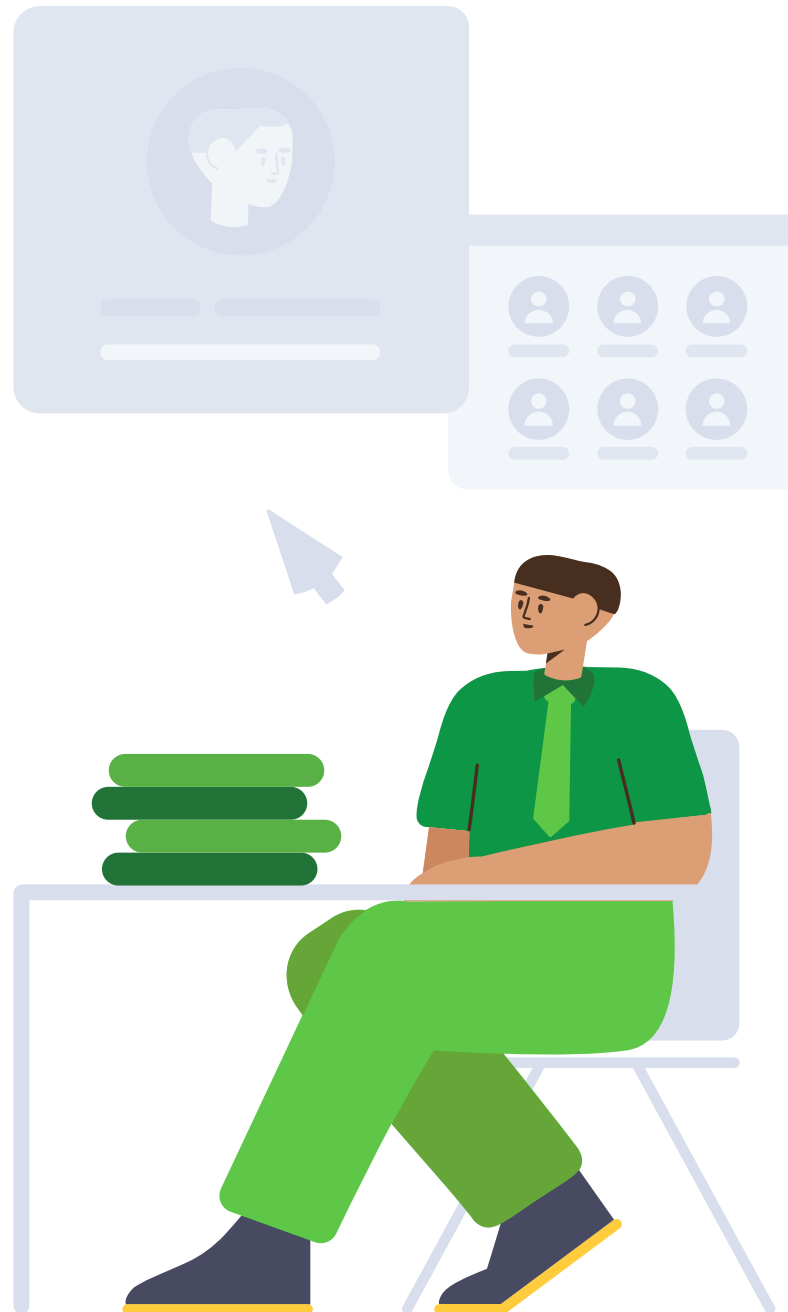
In order to alleviate the financial impact the pandemic has had on some customers, frequently due to loss of income or salary, Fidelidade has reviewed some of the conditions of its insurances:

- We developed mechanisms for the identification and assessment of underinsurance situations among customers and commercial structures, to reassess the contracts and update the respective insured capital;
- We activated the redemption plans of savings plans without applying any penalties.

Process simplification

Thinking of our customers' comfort and safety, particularly in this new context where travels had to be reduced to the essential, we launched in 2020 an online app for motor vehicle inspections. The **Vistorias OK! app** consists of a digital tool, developed with resort to artificial intelligence algorithms, that enables customers to inspect their own vehicle through their smartphones without having to go to a workshop.

In the launch year, the convenience of this service was proven by the 73% adherence of customers who needed to perform an inspection.



Motor Bonus

As a consequence of the first state of emergency in Portugal and of the underlying confinement measures imposed on the population, the reduction of road traffic translated into a reduction of the road claims rate by 65%. So that the Fidelidade Group customers could benefit from this positive aspect, we granted to private customers and small companies an overall amount of more than EUR 20M in reduction of motor insurance premiums for the first year. With this Motor Bonus we have also intended to alleviate the negative financial consequences that many people face in the context of the pandemic.

Cyber Protection

In order to increase the safety of customers and their family households while surfing the Internet, we launched the **Cyber Famílias** insurance – an innovative product, unique in the Portuguese market, which ensures legal protection in case of a cybernetic attack.

For SMEs, we added a relevant protection in the context of the pandemic: we have extended the scope of their Fidelidade Cyber Safety insurances to the personal computers of their employees under teleworking arrangements.

Extensions of Life covers

The Fidelidade Group Life insurances cover cases of death caused by epidemics and pandemics, with the exception of the Funeral and Proteção Vital Família. However, to provide further protection to people in the exceptional context of the current pandemic, these products are no longer excluded.

Although Life-Risk insurances are not covered by the established moratorium (Executive Law no. 10-J/2020 of 26 March 2020) and despite the fact that the Group's risk has increased within the scope of the current COVID-19 pandemic, the Group has decided to suspend the automatic cancellation of Life insurances linked to mortgage credit and to extend the grace period to 6 months.

Jockey Service

In order to ensure repair services, in compliance with the mandatory curfew and for the safety of our customers, we have launched a new and differentiated service — the **Jockey** — an exclusive and free of charge service, additional to the mobility pack, which enables to:

- Collect the vehicle to be repaired;
- Deliver a courtesy vehicle during the repair period;
- Return the repaired vehicle to the Customer's home.

Sustainable Mobility

After the electric vehicle insurance, OK! teleseguros launched in 2020 the OK! Bike insurance, keeping up with the healthy lifestyle and sustainable mobility trends that have been emerging, mainly in urban centres.

New business models

The Group has continued to invest in the development of new business models to meet, and even anticipate, emerging needs arising from lifestyle changes. Some examples of these new trends are **Vitality** and **Just in Case** which, based on market insight, enable to expand the customer experience in preparing their group trips, adding a set of free features (for example, contents on several destinations; checklists with automatic task suggestions; free traveller support and much more). The purchase of this insurance may be made through a single channel, 100% digital. Also the launch of the **FIXO**, an on-demand platform of home services (currently available in the Lisbon metropolitan area), which connects users to a network of providers in a simple and convenient way, enabling any person - even if not a Group customer - to hire domestic, remodelling and decoration, cleaning and waterproofing or installation and repair services.

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The FIXO platform offers the maximum convenience and agility in service provision, both for the customer and for the provider, that does not have to previously travel to the location to provide a quotation, thereby avoiding unnecessary trips and fuel costs. New business models like FIXO enhance the Fidelidade Group's investment in innovation and in being more present in a relevant way in the lives of its current customers and in market in general, providing a broad set of services that go beyond the insurance offer.

Carlos Pereira, Fidelidade – Center for Transformation

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Just in Case is an innovative and sustainable app. It combines comfort and convenience when preparing your trip, in a centralised way through a single channel, with the 100% digital on-demand travel insurance experience, in a simple and attractive way, creating value to the Group and reducing our ecological footprint.

Catarina Sousa Rocha, Fidelidade – Center for Transformation

BACKSTAGE

Automation of Motor claim processes - resorting to advanced technological tools, the opening of Motor claim processes is now performed with the minimum human intervention, in order to ensure a better efficiency and customer service, enabling to save in average 1 day in the opening of the process - from an average of 45 hours (including nights) to 14 hours. 42% of the processes are opened in a fully automated way.

Automation of Motor appraisal scheduling processes - the digitalisation of the process of opening of claims has enabled, in turn, the automation of appraisal scheduling, shortening by 1 to 2 days the claims management average time. To the improvement of customer service efficiency, is added a reduction of more than 50% in costs associated with the Contact Center.

Robotisation of Motor assistance - we have developed a virtual voice assistant to receive Motor Assistance requests at any time of the day. Resorting to a machine learning software and reproducibility, it ensures an efficient and fully automated support and assistance service, 24/7. As it is a very important tool for communication and customer support, we have decided to launch it progressively in 2020 so that we may perfect it and extend its use with more reliability.

According to data provided by the Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF), the complaints rate for the Fidelidade Motor Line of Business is 2.5 times lower than the market and 3.79 times lower than its main competitor.

Efficiency surveys - we have perfected the Multiplan Motor Simulator, enabling to reduce the simulation time by nearly 20% and improving the user's experience, due to the simplification and streamlining of browsing and the integration of automatic form filling or selection of already known data, through the IMT or the VRM. The improvements we have incorporated enabled a greater adherence to the use of this simulator and the consequent increase in the number of performed simulations.

FOR A LONGEVITY WITH QUALITY OF LIFE

Part of the Fidelidade Group mission is to contribute to grant better quality of life to people in vulnerable situations, either due to their age or due to disabilities. Through our Wecare Programme, we have been working for more than 10 years on the monitoring of seriously injured claim victims, in order to support occupational injuries victims in several ways.

As we live in a society with an ageing population, the senior segment has also become a priority for us. We are currently developing solutions that facilitate the follow-up of the elderly, who need support, that will increase their safety and that of their caregivers.

“

Portugal is one of the most ageing countries in the world, which is evidenced by the continuous reversal of the demographic pyramid, as a result of the increase of average life expectancy and the declining birth rate. This way, the senior population has been taking on a larger dimension in the national scenario, with direct impacts on several sectors. Anticipating these trends and based on a deep research on this population, its associated segments and inherent needs, Fidelidade has been devising a path and a strategic positioning regarding this group, whether through its core business, whether through the operation and launch of innovative solutions. This is the reflection of the Fidelidade commitment towards developing an offer that promotes in an ongoing manner active ageing and the social inclusion and wellbeing of the elderly.

Marina Magro, Fidelidade - Center for Transformation





PRACTICES AND INDICATORS

Psychosocial rehabilitation of occupational accident victims - Wecare

Since 2015, the Wecare programme, whose purpose is to support the physical rehabilitation and social, professional and family reintegration of accident victims with serious physical consequences, has performed 2,487 interventions, of which 497 in 2020.

In 2020, we added the Mentoring Occupational Accidents Project, a new support tool for the psychosocial rehabilitation of claimants, within the scope of the Wecare programme.

From the analysis of the pensioner portfolio – with ages up to 40 and personal injury assessment up to 40% – we have performed an evaluation of the professional and social situation and, simultaneously, a work of research of institutions, partners and resources to improve the response within the scope of professional rehabilitation and adapted sports. Within the scope of this project, we highlight the Web Conference “1st Psychologists’ Meeting”, whose purpose was to create a dynamics of proximity, sharing of experiences and harmonisation of procedures between the Wecare team and the Psychologists’ Network.

IPATH Project

In 2020, with the purpose of monitoring people with a 100% disability to perform their habitual occupation, but with residual capacity to perform another compatible occupational activity (IPATH), within the scope of a multidepartment initiative, the Group has created synergies with GEP to better analyse and identify the factors; has developed partnerships with institutions dedicated to professional integration, seeking the identification of situations and procedures for an efficient follow-up; has defined a strategy to change the concept of IPATH and enhanced the mechanisms of contact and support among policyholders/customers for the reintegration of claimants/workers.

Senior Segment under our radar

Assistência Lar Sénior 70+

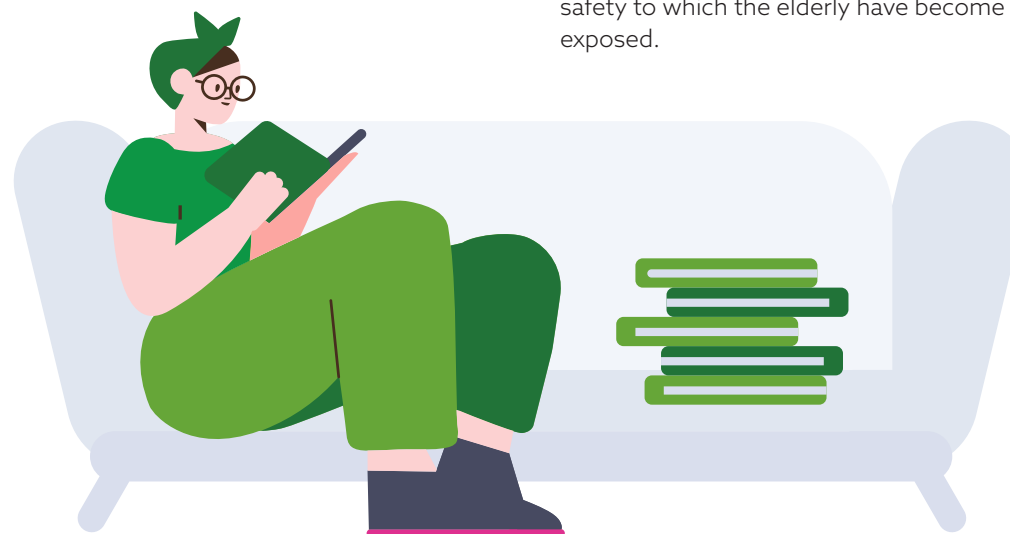
Fidelidade has prepared an offer of home assistance services meant for people over 70, with the purpose of facilitating and providing support in everyday life, including appliance repair, domestic support services (including cleaning and delivery of essential goods, such as medication or prepared meals) and medical assistance, among others.

The **Assistência Lar Sénior 70+ Service** has taken on a bigger relevance in the context of the pandemic, due to the mobility restrictions and matters of safety to which the elderly have become more exposed.

Fidelidade has prepared an offer of home assistance services meant for people over 70, with the purpose of facilitating and providing support in everyday life

Conferences on Longevity

During 2020, in partnership with Culturgest, Fidelidade has promoted a cycle of conferences on longevity «LIFE > TIME: a vida maior que o tempo», to discuss the techniques and research associated with the prolongation of life and its social, economic and individual implications, that result in the increase of longevity. Aspects of bioscience, engineering, demographics and economy were also approached in order to provide information on the most recent evolutions of medicine and research trends on longevity.



More socialisation and safety for the senior segment

In order to improve the socialisation and monitoring of the elderly population, Fidelidade has released ALÔ, a technological solution for seniors, which combines a tablet, with internet access and a simplified software, with an app for family and friends.

ALÔ facilitates not only the communication and closeness of Portuguese families, through video call features, sharing of photos and reminders, but also provides entertainment contents, such as music, videos and movies, dedicated to the senior person's cognitive stimulation. In addition, this solution is associated to a personal injury insurance, with no age limit and exclusions of pre-existing injuries, and with direct access to several assistance services.



[About the use of the ALÔ tablet] “We have been using it mostly in sessions of individual cognitive stimulation and while praying the chaplet. It has been helpful and a new source of motivation to intervene in the goals of cognitive nature.

Alexandra Monteiro, Centro de Dia de São Silvestre

Due to the vulnerability inherent to this age group and in the light of the social dimension of our operations within the community, we have provided this solution to 2,600 users of elderly support institutions.

ALÔ is already in the market, in the testing phase, joining other services based on business models that complement the insurance business.



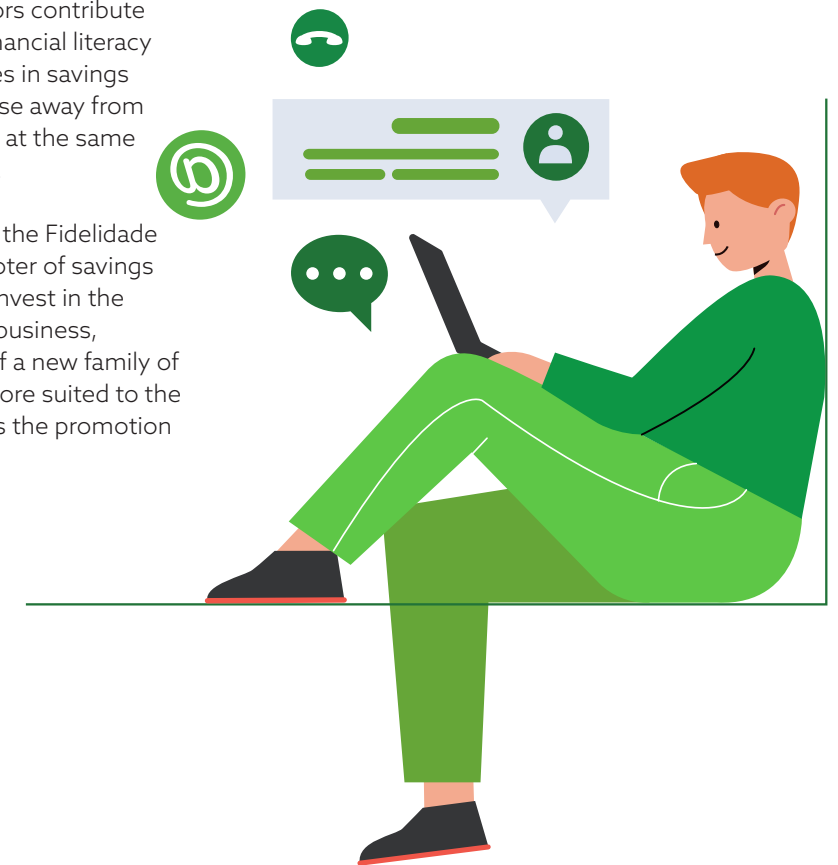
ALÔ by Fidelidade is a technological solution for people over 65 that intends to address three of the main needs of this segment, namely communication, entertainment and assistance. An innovative family protection initiative, that seeks to shorten distances and provide services of immediate response to the needs of the elderly population, now heightened due to the COVID-19 pandemic. More than ever, say ALÔ to the tablet that connects the entire family!

Patrícia Santos, Fidelidade – Center for Transformation

THE FUTURE IS MADE OF SAVINGS AND INVESTMENT

Although long-term savings are fundamental for the wellbeing of people, families and society as a whole, the Portuguese show historically very low levels of savings and investment. Many factors contribute to that reality, such as the lack of financial literacy in a context of very low interest rates in savings products, which drive the Portuguese away from risking in investment solutions and, at the same time, discourage them from saving.

For that reason, as a financial body, the Fidelidade Group will take on the role of promoter of savings and investment. It will continue to invest in the transformation of the financial Life business, enhancing it through the creation of a new family of financial products and a portfolio more suited to the customers' needs, oriented towards the promotion of savings.





PRACTICES AND INDICATORS

Stimulating savings and investment

Understanding the need for the Portuguese to have a more stable view of their medium and long-term future, Fidelidade has launched the «Investimento Portugal 2020» individual life insurance. The main assets of this new investment solution are debt securities issued by reference and highly reputable private Portuguese bodies, State-owned companies, and government debt securities, as a clear sign of support and trust in the future of Portuguese economy.

This solution includes tax benefits regarding income taxation at a lower personal income tax rate, under the terms of the taxation scheme in force.



The My Savings app helps the Personal Network consultants promote financial literacy and a paradigm shift concerning risk aversion in a challenging world, encouraging young people to create a savings culture.

Cristina Seco, Fidelidade – Product Management Office

INSURANCE IN THE FACE OF CLIMATE RISKS

Climate changes are one of the biggest phenomena causing great negative repercussions on society and worldwide, if not the biggest. Apart from the urgent global management required from all governments in the planet, each business sector had to implement strategies and solutions to prevent and mitigate the impacts arising from the increase of climate phenomena and their seriousness. Insurances are on the front line of these impacts, due to the losses and damages caused to their customers. Our contribution to the development of models capable of anticipating the seriousness of damages, on the one hand, and managing customer support and proximity, on the other, is an urgent and undeniable work area of our business.





PRACTICES AND INDICATORS

Natural disaster prevention

The increase of natural disasters has led to the development of the **Catastrophes Project**, with the purpose of ensuring prevention, monitoring and post-event management, supporting the decision-making process and increasing process effectiveness and efficiency. The Project also provides that, within the scope of the automated opening of claims, weather variables be also considered, seeking a more adequate and assertive framework.

There is also a protocol in place with a weather specialised partner which, 48 hours in advance, is able to provide alerts to potential risk situations, concerning the location and dimension of the risk.

If a state of alert occurs, the Contingency Plan is activated, which consists essentially of preparing the experts' portfolios and repositioning them at the place of risk.

In order to support the experts' team in the field, we provide a mobile station, equipped with all the necessary technology and space, as well as some **drones**.

Although this contingency plan has been prepared a long time ago, only in 2020 it started being developed as a project, to reflect all the synergies necessary in the context of a catastrophe. We have also considered the possibility of georeferencing the experts, seeking to help them in decision making. These two last projects will be developed during 2021.

Taking part in Working Groups

Fidelidade has several working groups related to climate changes and natural disasters, such as:

- Working group within the scope of the Associação Portuguesa de Seguradores (APS) in order to rethink seismic phenomena prevention and mitigation solutions, as Portugal is at high risk of these phenomena and due to the deficient existing seismic coverage (only 17% of housing are covered against seismic risks).
- Sustainable Finance Working Group on the role of the financial sector in a green economy, within the scope of the Business Council for Sustainable Development.
- Business Council for Sustainable Development (BCSD), which mainly and regularly approaches and works on the topics of climate changes and sustainable finance.

Public commitments to combat climate changes

Fidelidade has joined the «Compromisso Lisboa Capital Verde Europeia 2020 – Ação Climática 2030», launched by the Municipal Council of Lisbon in the year Lisbon was the European Green Capital. This commitment includes developing climate action measures in the following domains: energy, mobility, water, air and noise quality, circular economy, citizenship and involvement.

The company has also signed the Business Charter for Sustainability Principles, promoted by the BCSD, which includes principles of environmental responsibility, environmental risk identification, monitoring and mitigation and consumption reduction targets guiding the practices that Fidelidade has been adopting internally.

RESPONSIBLE INVESTMENTS MAKE A DIFFERENCE

The Paris Agreement adopted in 2015 established long-term goals for containing the increase of the global mean temperature to a maximum of 2° C above preindustrial levels, with the commitment of the international community to pursue all efforts so that said increase does not go beyond 1.5° C, which science defines as the maximum figures to ensure the continuation of life on this planet without highly serious changes. In this sense, it has underlined the need to reinforce international cooperation among States.

In order to contribute to the goals of the Paris Agreement, the European Union has created the European Green Deal, according to which it should reach carbon neutrality until 2050, which corresponds to 80% to 95% of GHG emissions. The European Union also already has directives on responsible finance, as it is with a green and socially more responsible economy that we pave the way to collectively achieve the defined targets or at least draw closer to those goals. Financial institutions thus play an essential role in the acceleration of the transition into low carbon economies, through strategies that value and include sustainability criteria in their investments and funding.

Outlining the management of Responsible Investment

Aware of the urgency of outlining the best course for sustainable development and of the importance of financing this transition into a greener economy, the Fidelidade Group has undertaken to integrate sustainability goals into its investment process, mainly in regard to the ESG - Environmental, Social and Governance – principles, that correspond to companies' environmental, social and governance factors.

In 2020, the Fidelidade Group has redefined its investment policy and integrated these principles as one of the requirements to be followed, which it called "ESG Compliant Factor", that assesses aspects of the composition and responsibility of the board of directors, the stability of human capital and sound and responsible environmental practices that show operating excellence and management quality. Currently, the internal analysis of the compliance level of a portfolio composed of investments in funds governed by the ESG principles is externally managed ((Third Party Managed Investments) and subject to consultation, in accordance with the existing ESG policies of the several managing entities. This process is well underway at an international level, as almost all the managers are

submitting their reports and policies in accordance with the Principles for Responsible Investment (PRI) of the United Nations Environment Programme and with the ESG principles.

We know there is still a lot to be done and our goal is to apply the management of these principles to the entirety of our investments during 2021.

We are still proceeding with the integration of the ESG analysis in credit scoring and rating models. However, this process must be calibrated according to the recent evolutions of the market in this area, in which the greenwashing of the investment portfolio is to be avoided. We are still lacking a favourable and unfavourable rating system on the practices of companies that is consensual, and disclosure standards that help investors analyse, in a more objective and critical manner, their investment portfolios.



Fidelidade has been focusing on responsible investment with the purpose of protecting the futures of our customers and of future generations. As the no. 1 insurance company in Portugal, Fidelidade has been concentrating its investment on responsible investment thus setting the example and ensuring the future. We want the DNA Investment of Fidelidade to be green.

Pedro Cruz, Fidelidade – Investment Department

First step in the sustainability of funds by Fidelidade - SGOIC

Investment in responsible funds has grown in recent years, as Portuguese investors are acknowledging the importance of investment within the framework of a more sustainable society. The management of the Sociedade Gestora de Organismos de Investimento Coletivo (Collective Investment Undertaking Manager) of the Fidelidade Group, based on the investment policy of each fund it manages, seeks to adopt strategies that contribute to the pursuit of this vision, translated into the following goals:

- Minimising risks and improving financial performance over time;
- Investing with a positive impact, so that investments may give rise to social and environmental benefits, thus fulfilling the mission of their companies ;
- Helping combat climate changes, contributing to the achievement of the SDGs.



OUR ROLE PARTNER OF SOCIETY



In our relationship with brokers, suppliers and service providers, partners, social economy and the remaining community, we follow the same operating principles that guide our relationship with our employees and customers, as an integral part of our Wecare attitude.

PARTNER OF SOCIETY

Our ecosystem is not complete without our business partners, and the context of the pandemic has served to show just that, that our partnerships are real and that once more we renew our vows of commitment towards our stakeholders, thereby strengthening our bonds of cooperation and friendship.

In the community, we draw closer to social economy organisations as a result of a relationship based on mutual admiration, sharing and cooperation. We feel privileged, every year, through the Fidelidade Comunidade Award, to strengthen these bonds and support new organisations, thereby increasing and reinforcing this big collective network for a more balanced and thriving community.



SIDE BY SIDE WITH BROKERS

Our commercial network consists of over 4,100 agents and 60 customer's branches, enabling us to be closer to all the Portuguese across all the national territory.

Our permanent ambition is to have a competent and close brokerage network. Each year, we endeavour to strengthen our relationship of trust with our partners, not only because we believe that this is a fundamental rule to do business, but also because we know that our network will do the same regarding our customers – build a relationship based on trust and mutual respect.

Following the strategy outlined years before regarding the empowerment of our brokers, the Group has once again invested in training, this time adjusted to the current context in terms of format and content, so that partners could draw even closer to customers as efficiently and autonomously as possible, in a year which could make that hard to believe.

The challenge that we have obviously faced was to train and support our brokerage network remotely so that brokers could continue their activity. In this context, the dematerialisation process that we had been developing over recent years as well as our investment in digitalisation were also in this area the key to the success of our partners' performance.

We wish to thank our brokers for the excellent work they have done and underline that without their efforts and dedication, it would not be possible to remain close to and strengthen our relationship with our customers in a year marked by social distancing.



PRACTICES AND INDICATORS

Qualification of brokers

During 2020, the training of brokers has included a double perspective: to train them in business management (risk analysis) and team management, financial solutions and the increase of digital skills.

Continuous professional development courses have covered 2,159 brokers and their employees directly involved in insurance distribution.

Remote training was ensured by the Learning Hub platform, whose development has enabled to effectively meet the training needs, not only concerning the knowledge of the four financial solutions provided by Fidelidade – Proteção Vital das Pessoas, Fidelidade Casa, Seguro Vida and Proteção Vital da Família –, but also encouraging the use of digital tools for e-learning.

This training was designed as a game, in order to make the learning in digital format more interactive, dynamic and competitive.

31 new brokers have taken part in the customer management network, making for a total of 753 training hours, evaluated as very positive (4.4 out of 5).

Change to digital

Most training sessions have been remotely operated, through the performance of thematic workshops.

Access to documentation was ensured through digital channels, resulting in levels of enhancement never before registered, both on the Commercial Platform (utilisation rate of 89%) and on the Brokers' Network (utilisation rate of 57%).

The aforementioned measures have favoured the increase of the autonomy of the brokerage network:

- Reduction of Contact Center support to the brokerage network, translated into a 55% reduction in calls made in respect of the previous year, with an improvement in customer response and in process management and optimisation.
- Conclusion by the brokerage network of over 115 partnership agreements, during 2020, which has strengthened the business relationships and conditions with the Group.

4,125

brokers (-12% compared to 2019), of which 2,194 are exclusive (-15% compared to 2019)

5,627

brokers have taken part in training sessions (+10% compared to 2019)

60

customer's branches (equal compared to 2019)

550

brokers have taken part in training sessions (+10% compared to 2019)

39

brokerage areas (-1 compared to 2019)

10,211

training hours (-57% compared to 2019), of which 8,800 training hours were remote, through thematic workshops

Over

EUR 102M

(+1.84% compared to 2019) in commissions to brokers

CONSOLIDATING SUPPLIER MANAGEMENT AND SUPPORTING PARTNERSHIPS

The great diversity of our supply chain and the complexity of its management has led the Group to consolidate processes and procedures for a better efficiency and monitoring. In 2020, we have developed a more flexible tool to analyse the evolution of the suppliers' performance, which enabled a more objective, suitable and customised feedback, as well as to fine-tune recommendation and improvement action plans.

We necessarily highlight the consequences that the pandemic has caused and is still causing to many of those companies. Some have faced dramatic times due to activity restrictions or stoppages and others were forced to close down. The Fidelidade Group's suppliers and service providers are fundamental to the continuation of our operations and to economy in general, and they are also still being subjected to said restrictions. To those in a more vulnerable situation, we have decided to grant advance payments and more service requests,

even if they were not strictly necessary, so that they could continue their activity. In some cases, this support might have been essential to keep jobs and that certainty confirms the close and responsible partnership principles that guide our operations.



Fidelidade's extraordinary support within the scope of the fall in income of the Contact Center service provider, during the initial period of the pandemic, was fundamental in order to prevent measures that would negatively affect its employees.

Carla Vieira, Fidelidade - Contact Center Office



PRACTICES AND INDICATORS

Support to suppliers and service providers

The Fidelidade Group has provided extraordinary support to service providers that went through unsustainable falls in billing during the pandemic, as a way to contribute to the survival of their businesses.

As an identification criterion for the granting of support, we used the criticality of billing and/or the degree of dependence of the provider towards Fidelidade. This support materialised in the form of:

- Continuous service provision requests, even if they were not strictly necessary;
- Guaranteed on-the-spot payment of invoices issued during the pandemic;
- Advance payments to providers, even without any activity.

In the particular case of Contact Center operators, the Group has ensured favourable conditions so that they could safely work from home.



SUPPORTING ECONOMY AND COOPERATING WITH THE COMMUNITY



PRACTICES AND INDICATORS

Support to sectors heavily affected by the pandemic

Pandemic containment rules have caused incalculable economic and social consequences to the sectors of culture and arts, social media and tourism. For each of these sectors, we have developed support initiatives that could simultaneously enable to involve several stakeholders, such as customers, employees and brokers.



Support to culture and arts

Fidelidade joined the Portugal #EntraEmCena Movement, an unprecedented collaboration between artists, brands, public and private companies, in a joint effort to safeguard culture and its players in this critical time for this sector.

It is a digital marketplace, where, on the one hand, artists may pitch their ideas and obtain investment to the design and development stages and, on the other hand, private and public companies may find talent and ideas proposed by artists and launch challenges to the development of new artistic projects, choosing those they intend to fund immediately.

In a moment where restrictions to free circulation were already in force in the capital, Fidelidade hosted an exclusive live show in Lisbon with fado singer Cuca Roseta, which people were able to attend from their homes. With this initiative, a message of courage and hope was conveyed to everyone in confinement.

Fidelidade has also supported the professionalization of the artists of the Manicómio Project – a space of artistic creation dedicated to the psychosocial and professional empowerment and reintegration of people with mental illnesses –, through the creation of a new product based on chocolate pills and the dissemination of the artists' creative and artistic skills. Fidelidade contributed with EUR 2,706 to the creation of this project.

Support to Media

As a way of supporting the Portuguese press, which suffered an abrupt decrease of sales in newsstands, Fidelidade has acquired 8,000 subscriptions from Portuguese media groups and distributed them among its employees.

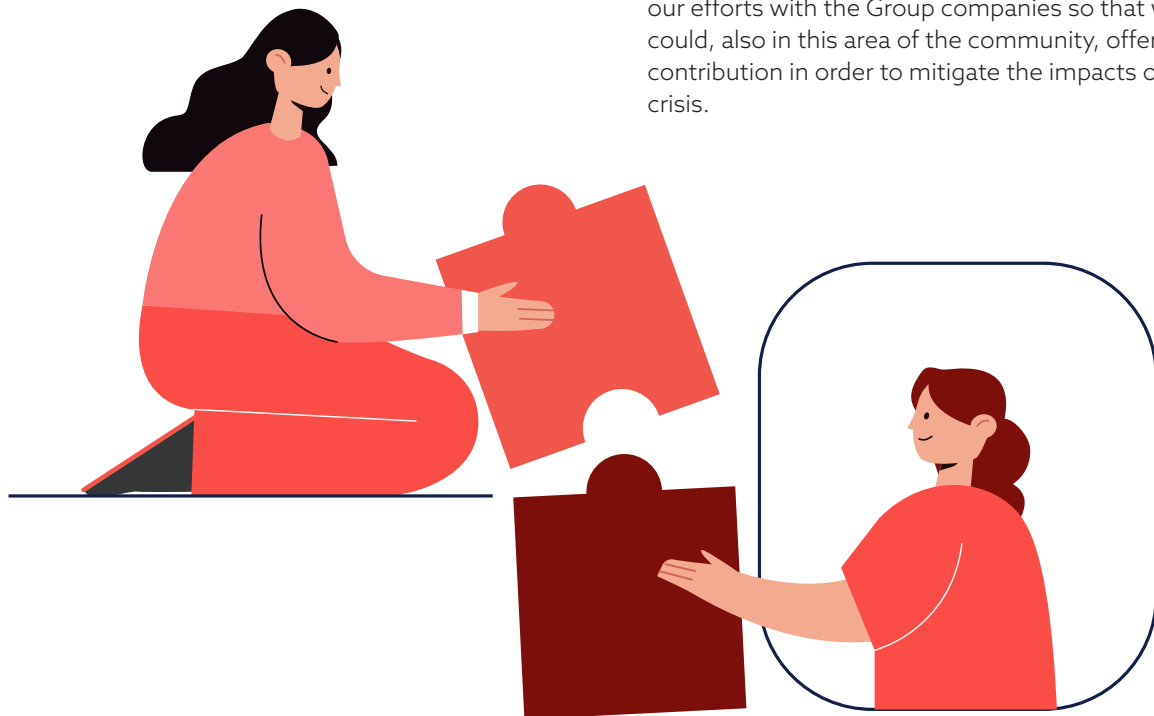
Support to Portuguese tourism

Fidelidade has replaced the usual bonuses of international trips offered to the brokerage network with trip vouchers in Portugal, thus continuing to support the Group's travel suppliers and at the same time encouraging national tourism.

Support to research

Intending to contribute to cancer research, Multicare joined the Portuguese League against Cancer in a click campaign for the award of a research grant within the scope of Colorectal Cancer in the amount of EUR 13,500.

Healthcare and social economy stakeholders were two more sectors that suffered heavily with the negative effects of the pandemic. We have united our efforts with the Group companies so that we could, also in this area of the community, offer our contribution in order to mitigate the impacts of the crisis.



EUR 1.8M

investment in the community, +7% compared to 2019
 12 pieces of hospital equipment
 60 hospital cabinets
 28,750 individual protection equipment kits and tests for the SNS
 EUR 400 thousand donated to the solidarity fund of EUR 1.5M of the Portuguese Insurers' Association

183

non-profit organisations supported:
 140 pieces of furniture
 193 office furnishings
 405 pieces of clothing/accessories
 90 home appliances
 424 diverse materials
 2,500 Christmas baskets offered

92

employees involved in (professional) skills volunteering initiatives, team volunteering (challenges launched by the Group) and fund raisings among employees.

412h

hours of volunteering (60% less compared to the previous year)

“

To Serve the City is a lot better and more pleasant when we do it with people such as Fidelidade's volunteers, who with their full hearts bring out the best in us, the City, person by person.

Vera Rainho, Serve the City

Projects that share the future with us

Multicare Webinars providing healthcare information

In partnership with the Público newspaper, Multicare has conducted **two webinars** on healthcare, wellbeing and the immune system in the context of COVID-19: «Prevenir doenças e ganhar qualidade de vida» (Preventing illnesses and obtaining quality of life) and «À descoberta do sistema imunitário» (Discovering the immune system). This way, we intended to inform the population about the importance of healthy lifestyles as health and longevity promoters. The webinars were complemented with some articles prepared around these matters.

Total 1,400 views

Offer of home assistance to healthcare professionals

As a sign of gratitude for the commitment and dedication of healthcare professionals to the fight against the spread of COVID-19 in Portugal, Fidelidade has provided them with free access to several home assistance services, in order to help them during this stage of huge work overload. These services have included repair and conservation works inside or outside the home and technological assistance and home support (including the delivery of essential goods, laundry and medication). As healthcare professionals frequently work in shifts, this service was available 24/7.

Local support provided by partners

Fidelidade's brokerage network has set up several solidarity initiatives to support local bodies, as was the case of the voluntary fire-fighters, local private social solidarity institutions and people in the community, with donations amounting to EUR 25,508

Integrating the social sector into the supply chain

Purchase of social economy products, namely food baskets and grocery products, making for over EUR 2,250.

At Fidelidade we assess our own support to social projects by their potential contribution to sustainable development. Based on our knowledge, know-how, networking and capital resources, we have selected, on a case-by-case basis, the most suitable means of cooperation which is more likely to cause an impact on the performance of each project.

Girl Move Academy

Girl Move is a non-governmental organisation for development, present in Portugal and Mozambique, whose mission is to empower Mozambican young women as main development agents in their country, through the concept of "Transforming Leadership".

In 2020, Fidelidade took in virtually a young intern, who was mentored in several departments of the company in close cooperation with Fidelidade Mozambique, who had the opportunity of working and learning the strategies and the functioning model of an insurance company, learning in the context of micro-insurance and access to financial services. As a result of her successful internship, this young woman was recruited to work in the financial department of Fidelidade in Mozambique.

In addition, Fidelidade contributed with a donation of EUR 6,100 to said organisation.



MATERIALISING THE FIDELIDADE COMMUNITY

Supporting the 42 Lisboa programme

The Fidelidade Group has joined the launch of **42 Lisboa**, an innovative IT programming training programme for people over 17, free of charge, which has introduced a flexible learning format, requiring no academic background or experience in programming. Founded in 2013 in Paris, 42 has more than 10,000 students in over 20 countries.

With this method, the learning advances with the development of projects among peers, where challenges and problem resolution enable to acquire technological skills in a dynamic way.

Due to the very relevant role of digital transformation within the Group, namely in the acceleration of automation, robotisation and digitalisation, we support this project of development of new talents in an area that is also strategic for our business where it is important to increase the offer and quality of the labour market.

In February 2021, the first 42 Lisboa programme will take off with 150 students.

The winners of the 4th edition of Protechting

Despite the pandemic, we have conducted the 4th edition of the start-up attraction and acceleration programme, Protechting. Start-ups Nevaro, Skylab and Alfredo were the winners and their projects will have access to a network of researchers, as well as the opportunity of integrating and developing their businesses with the institutional partners of the acceleration programme.



In Portugal, over 6,000 third-sector bodies are greatly dependent of private funds and financing to pursue their business activities. Their empowerment is fundamental for the materialisation of their corporate object and survival. That is why in 2017 we have decided to launch the Fidelidade Comunidade Award to help organisations with projects in the areas of intervention that we consider as a priority. At that time, we have spontaneously started to outline the concept of the Fidelidade Community, strengthening our connection with social economy bodies. Nowadays, friendship, mutual assistance and service provision connect us with over 100 social bodies - and with 55 winning projects of the Fidelidade Comunidade Award -, plus Fidelidade's employees and business partners, making for a universe of thousands of people with different skills, but with a sole purpose: to contribute to a more prosper and equitable life.

The intervention of the Fidelidade Community

- **Financial support:** through the Fidelidade Comunidade award.
- **Empowerment/Training:** training sessions that prove to be relevant and may be enhanced/promoted by the Fidelidade Community.
- **Sharing:** the community as a centre for the sharing of experiences, good practices and knowledge (through a repository of shareable resources).
- **Visibility:** sharing of initiatives on the media and support to produce marketing and communication contents that may contribute to the visibility of social organisations.
- **Synergies/Partnerships:** the community as a networking centre of supply/demand among organisations, in their fields of operation, of volunteering, specific needs, among others.
- **Innovation:** development of a knowledge and innovation ecosystem through events and the sharing of innovative projects.



PRACTICES AND INDICATORS

Perfecting the Fidelidade Comunidade Award

After three editions, we have decided to assess the impact that the Fidelidade Comunidade Award has had in its several dimensions, not only on the projects and organisations that have benefited from the investment, but also on the beneficiaries, caregivers, local institutions and communities in every region where the projects were implemented.

With this analysis and the learning we have obtained, we intend to continue adjusting and perfecting the model of the 4th edition in 2021, especially in regard to the monitoring and permanent follow-up of the winners of the several editions of the Award. Our ultimate goal has always been to build a true partnership with the winners of the several editions, even after the monitoring period, apart from the financial contribution.



The Fidelidade team shows great professionalism, following up the entire process and the evolution of results. We believe that this proximity is the way and the element that really makes a difference.

Nuno Neto, APEXA – Associação de Apoio à Pessoa Excecional do Algarve

Impact assessment of the winning projects of the 1st edition of the Fidelidade Comunidade Award

The Fidelidade Group has analysed 14 winning projects of the 1st edition of the Fidelidade Comunidade Award through direct consultation and the deepening of the achieved results. In overall, the organisations considered that:

- The Fidelidade Comunidade Award has optimised synergies that would hardly be possible otherwise;
- The visibility granted to their projects and then optimised by them at regional and local levels was considered as one of the added values;
- The relationship with the Fidelidade Group was not limited to the follow-up of the project, but also included the full development of the social organisations themselves.

Beginning of the impact assessment of two winning projects of the 1st edition of the Fidelidade Comunidade Award

We have begun the impact assessment of two winning projects of the 1st edition of the Award: the «Fisioterapia ao Domicílio» (Home Physical Therapy) project by CASSAC and the «Acompanhamento à Distância» (Remote Monitoring) project by U.DREAM.

The winners of the 3rd edition of the Fidelidade Comunidade Award

In 2020, the 3rd edition of the Fidelidade Comunidade Award has awarded 17 social institutions throughout the country, in a total amount of EUR 500 thousand, due to their work in the fields of ageing, social inclusion of people with disabilities and healthcare prevention.

As in the previous editions, we have begun the monitoring of the evolution of the winning projects.



[About the usefulness of the impact assessment carried out in 2020] “Developing Social Leadership skills among higher education students has been a path of FIDELITY, with constant care and cooperation actions, thanks to a loyal partnership with FIDELIDADE.

Diogo Cruz, U.DREAM

**Fidelidade Comunidade Award
Impact Assessment
Impact of the 1st edition award**

14
winning entities

1,550
developed materials

EUR 242,000
awarded

3
created/rehabilitated spaces

6,819
beneficiaries supported of which:
4582 direct beneficiaries
2237 indirect beneficiaries

2,634
therapy sessions

8
professionals hired by five entities

76
workshops

**Impact assessment of two
entities that won the 1st edition**

The winners of the 3rd edition

EUR 19,098
awarded

More than
EUR 500,000
awarded to the winners

295
beneficiaries supported





PRACTICES AND INDICATORS

Fidelidade Community Empowerment

The Fidelidade Group has held two webinars on Mental Health and Social Impact where we discussed the consequences that these two issues brought by the pandemic have posed before institutions and the design of solutions to reduce their negative repercussions.

2,250 views of webinars:

1,340 of the «Saúde Mental nas Organizações Sociais» (Mental Health in Social Organisations) webinar

910 of the «Impacto social nas Organizações Sociais» (Social Impact on Social Organisations) webinar



The concept and process of the webinars was very good! We have valued the analysis of the more relevant matters and, through experienced speakers, the acquisition of more knowledge and good resources.

Ana Luísa Pinto, Associação Cuidadores (who has taken part in the empowerment action)

Future overview of the Fidelidade Community

We intend to consolidate our social responsibility programme in the community and to perfect our contribution to the empowerment of social organisations.

Improvements planned for the intervention areas:

- **4th edition of the Fidelidade Comunidade Award:** given the current state of public health in the country, with particularly concerning consequences for the organisations that support vulnerable populations, the Fidelidade Group intends to build a basis for a response capacity that will be able to meet the needs of winning organisations, through the involvement of its companies, suppliers, customers and business partners and of all the employees who are willing to volunteer.

- **Fidelidade Comunidade Webinar:** Continuing the offer of webinars on matters relevant to the community.
- **Impact assessment workshops:** Conducting impact assessment workshops to raise the awareness of organisations to the importance of this tool, enabling them to use it.
- **Impact Assessment Manual for Social Organisations:** The Group is preparing the launch in 2021 of the first manual to help social organisations perform an impact assessment concerning their projects.

OUR ROLE IMPACTFUL GLOBAL PRESENCE

The Fidelidade Group has operations in four continents.



Thanks to the international expansion strategy, through which we diversify our activity and ensure new ways to grow, we have increased our presence in Latin America in 2020, with the opening of an operation in Chile. In 2018, we had already taken over the Peruvian company La Positiva, that holds insurers Alianza in Bolivia and Paraguay.

IMPACTFUL GLOBAL PRESENCE

Our international operations are governed by the rigorous compliance with all the financial and operating sustainability criteria and by the sharing and transfer of knowledge, skills and innovation from company to company.

In 2020, we have concentrated all our efforts in reviewing Fidelidade's international governance model, with the purpose of building an agile corporate platform that enhances the sharing and transfer of knowledge and experience existing at Fidelidade, facilitating the synergies and the adjustment of support resources transversal to all operations. It was therefore a year of internal global consolidation that has strengthened the pillars of operation and know-how of Fidelidade.



In 2020, the pandemic has affected every geographical region where Fidelidade operates, only the moment and the way the international operations were affected has changed. As in the case of the operations in Portugal, we have transversally applied a set of measures that would enable us to minimise the impacts of the pandemic among all our stakeholders. In particular, we have endeavoured to ensure safe working conditions and the wellbeing of our employees, continuing providing our services and granting as much extraordinary support as possible to our customers and suppliers.

WHERE WE OPERATE



Fidelidade Spain

70 employees
56% are women
100% of employees work full time and are part of the company's staff
56% of employees are aged between 36 and 51
47 is the employees' average age
41% of the employees have been in the company from 6 to 10 years
7 years is the employees' average seniority
41% of employees have attended higher education
56% of employees perform Business Management duties
27% of employees perform Support duties
13% of employees perform Sales duties
EUR 19M turnover

Fidelidade France

62 employees
94% of employees work full time and are part of the staff
44% of employees are aged between 36 and 51
40 is the employees' average age
53% of the employees have been in the Group for 2 years maximum
5 years is the employees' average seniority
57% of employees have attended higher education
34% of employees perform Business Management duties
39% of employees perform Support duties
13% of employees perform Sales duties
EUR 84.9M turnover

Fidelidade Macau

53 employees
60% are women
100% of employees work full time and are part of the staff
51% of employees are aged between 18 and 35
41 is the employees' average age
45% of the employees have been in the Group for 2 years maximum
4 years is the employees' average seniority
76% of employees have attended higher education
40% of employees perform Business Management duties
23% of employees perform Support duties
25% of employees perform Sales duties
EUR 42.2M turnover

Garantia Seguros (Cabo Verde)

126 employees
56% are women
100% of employees work full time
74% of employees are part of the staff
44% of employees are aged between 18 and 35
41 is the employees' average age
44% of the employees have been in the Group for more than 10 years
12 years is the employees' average seniority
79% of employees have attended higher education
55% of employees perform Business Management duties ¹
16% of employees perform Support duties ²
22% of employees perform Sales duties ³
EUR 15M turnover

Fidelidade Mozambique

50 employees
38% are women
100% of employees work full time
82% of employees are part of the staff
74% of employees are aged between 18 and 35
34 is the employees' average age
44% of the employees have been in the Group from 3 to 5 years
3 years is the employees' average seniority
70% of employees have attended higher education
55% of employees perform Business Management duties
16% of employees perform Support duties
20% of employees perform Sales duties
EUR 10.2M turnover

Fidelidade Angola

669 employees
42% are women
100% of employees work full time
89% of employees work under a fixed-term contract
88% of employees are aged between 18 and 35
29 is the employees' average age
78% of the employees have been in the company for 2 years maximum
1 year is the employees' average seniority
66% of employees have attended higher education
20% of employees perform Business Management duties
7% of employees perform Support duties
72% of employees perform Sales duties
EUR 43.6M turnover

¹ Business Management duties include, as an example, Claims, Reinsurance, Marketing.

² Support duties include, as an example, Information Systems, Financial, Human Resources.

³ Sales duties include, as an example, Customer Managers, Sales Directors, Assistants.

La Positiva (Peru)

1.764 employees
58% are women
100% of employees work full time
83% of employees are part of the staff
55% of employees are aged between 18 and 35
37 is the employees' average age
36% of the employees have been in the company for 2 years maximum

Alianza and Alianza Garantía (Bolivia and Paraguay)

724 employees
47% are women
100% of employees work full time
99% of employees are part of the staff
49% of employees are aged between 18 and 35
37 is the employees' average age
32% of the employees have been in the company for 2 years maximum



FID Chile Seguros⁴

85 employees
41% are women
100% of employees work full time
98% of employees are part of the staff
45% of employees are aged between 18 and 35
39 is the employees' average age

Making a difference where we operate

We consider the contribution of the insurance business to Sustainable Development as an added responsibility whenever we expand our international operations. In each geography, our actions are based on the respect for local communities and on meeting their concerns and needs, to which we try to respond through our resources and experience. And we know that the Sustainable Development Goals to which we commit are particularly relevant in the less developed geographical areas where we operate. We disseminate the main aspects of the performance and presence of the Fidelidade Group in the world, highlighting a great diversity of initiatives, that range from strategies of protection and development of employees and business approaches adjusted to local realities, to the support to local communities.

⁴ First reporting year of the company.

CARING FOR AND DEVELOPING OUR EMPLOYEES

In a particularly challenging year due to the context of the pandemic, the protection and wellbeing of our teams has been the common great concern in all the geographies where the Fidelidade Group operates. Along with general measures to ensure the maintenance of the services and the safety and working conditions of our teams, we also launched many initiatives to enhance our people's development and training.



Practices and indicators

Caring for the wellbeing and protection of our teams

Fidelidade Spain

Following the best practices, the protection and wellbeing measures applied in favour of the teams consisted of:

- Training in the prevention of occupational risks as a result of exposure to SARS-CoV-2 and its associated illness, COVID-19, before returning to in-person work;
- Serological testing on all employees before returning to the office;
- Antigen testing on employees with a potential risk of COVID-19 infection;
- Monthly team information and motivation meetings;
- Fruit delivery for three months at the Fidelidade facilities and for the entire team (this service had been interrupted due to the restrictions of the pandemic);
- Performance of 71 training sessions throughout 2020, making for a total of 2,700 hours. All the training sessions (internal and external) were

aimed at the professional training of employees, which has contributed to their development and constitutes a vehicle for the achievement of the organisation's goals. The topics we approached were diverse and related to technical skills, languages, tools, among others.



This was a great company initiative, thanks to the Wecare programme we can easily take care of our own also outside our homes.

Lorena López Peña, Fidelidade Spain

Fidelidade France

Due to the exceptional situation of the pandemic, Fidelidade France ensured the protection of their teams by several means, and the creation of new working methods:

- Creation of a crisis management office, holding frequent meetings;
- Provision of headphones, computers and cell-phones to all employees;
- Preference for teleworking whenever possible and creation of occupational health and safety conditions for the employees;
- Provision of individual protection equipment (masks, hand sanitizer, sanitizing wet wipes);
- Information on safety distancing and on changed circulation flows at the workplace, as well as regular workplace sanitisation;
- Frequent publication of national and internal protocols, so that employees may be constantly informed;
- Organisation of a voice over IP solution;
- Access by employees to the Digital University and to remote training sessions via the Instituto de Formação da Profissão dos Seguros (IFPASS).

Garantia Seguros (Cabo Verde)

In an unprecedented situation, the insurer in Cabo Verde has adopted teleworking for nearly 70% of its employees, in a swift and efficient way, and with a significant investment in computer equipment and provision of Internet access.

In order to help the families of its employees face the impacts of the pandemic, Garantia Seguros has decided to increase its benefit policy. Apart from prevention and awareness-raising measures implemented in close coordination with the National Health Service, we highlight the following initiatives:

- Supply of surgical masks and sanitisation solutions to all employees;
- Provision of transport, in compliance with the safety and distancing rules, to the employees of the registered office, in Praia (main focus), who usually take public transports;
- Installation of protective barriers at the public assistance counters in all the branches;
- Payment of screening test costs;
- Increase of regular communication with updated information on the pandemic, both internally and externally, through the Intranet and e-mail notifications.

Fidelidade Mozambique

Anticipating the impacts of the pandemic on business management and on people's safety, Fidelidade Mozambique prepared a Contingency Plan even before the Government declared the state of emergency.

With the purpose of limiting the number of people at the office, three types of groups were defined:

- Adoption of total teleworking for greater risks groups;
- Teleworking/in-person work shifts for managers, in order to ensure that top managers are always present at the office;
- 15-day periods without teleworking, with adjustments regarding workload.

Remote work conditions were ensured through the purchase of additional internet access services for people working from home and the purchase of 14 laptops.

To further contribute to the physical and financial safety of the team, it was also decided:

- To keep food and transport allowances, regardless of the working scheme;
- To perform COVID-19 tests without resorting to public entities and to apply quarantine whenever justified;
- To prepare the use of spaces with measures to prevent the spread of the virus;
- To provide social masks, through the Makobo platform (Mozambican social project), daily disposable masks and visors.

Despite the contingencies, the 2020 Family Days were still held, to strengthen the cohesion among employees. With the participation of all the employees, the challenge this year consisted of several initiatives carried out in different dates, highlighting the creation of an accessory with the Fidelidade capulana, the offer of coconut waters, ice-cream and of a Mozambican food product basket.

Fidelidade Angola

In order to reduce the negative financial impact of COVID-19 among Angolan families, Fidelidade Angola has charged twice the KERO supermarket cards of the Angolan population, in the total amount of more than EUR 47,705 (AOA 35,000,000).

La Positiva (Peru)

La Positiva has also increased teleworking, as well as the virtual management tools to ensure a better performance and keep the personal and professional balance of teams, highlighting the following initiatives:

- Prevention measures developed in case of possible infection and awareness-raising for infection prevention through an internal communication campaign;
- Assessment and monitoring of the state of health of employees before their return to the office: through epidemiologic records, symptom identification, risk contacts and serological testing;
- Increase of communication messages in order to enhance the employees' involvement and performance. The content was focused on recommendations for good remote work, resources available for communication among teams, prevention measures and company's actions to face the crisis;
- Performance of virtual conferences, workshops and talks, with the purpose of developing and consolidating skills for teleworking and personal life management, such as leadership, management skills, creativity and innovation, emotion management, resilience and personal finance.

Alianza and Alianza Garantía (Bolivia and Paraguay)

In order to inform and guide the employees of the Alianza Insurance Group, a COVID-19 Biosafety guide was developed to protect the health of all employees and reduce the risk of viral infection in situations of daily work, assistance and suppliers, commercial visits and management outside the facilities.

In terms of occupational health and safety, the occupational medicine service was virtually activated to monitor symptoms and the emotional wellbeing, as well as the telemedicine service, available to all employees.

Seeking to improve the operational conditions of the sales teams of Alianza Bolivia, laptops were purchased for 36 employees, in a total amount of \$us. 25,000, equivalent to EUR 20,727.

In addition, workplace exercise activities were developed through the Microsoft Teams virtual platform for all employees.

FID Chile Seguros

During the pandemic, FID Chile Seguros has decided to apply the **teleworking** scheme to its entire team, as in the case of the other operations, applying the following measures of follow-up and support to its employees:

- Permanent virtual meetings to monitor the wellbeing and needs of the team;
- Internal climate survey, with an NPS (Net Promoter Score) of 81.3% in 2020;
- Mindfulness (17 participants) and resilience (all employees) workshops;
- Provision of ergonomic chairs, monitors and fire extinguishers to all employees to improve the working and safety conditions at home;
- Participation open to all employees at the Chilean Safety Association talk on recommendations concerning teleworking, emotional management and children's education.



We thank the support the company has provided to us during this pandemic so that we could work from home, granting us support and constant incentives to work comfortably and safely at home with our families.

Keila Zapata, FID Chile Seguros

Developing skills and supporting empowerment

Fidelidade Macau

Although it was an atypical year, the training and empowerment of teams did not slow down and was a priority for Fidelidade Macau with the following initiatives:

- Involvement of all employees in the Continuous Professional Development Programme, an 8-hour training focused on skills concerning financial markets, in the insurance segment and in how emerging technologies and tools will affect it;
- Involvement of 8 employees in the seminar "Guidelines for the Governance of Life Insurance Products", promoted by the supervisory authority, to provide them with new tools and information on sectorial challenges;
- Organisation of a 10-hour training in Customer Service Quality for all the Company's Insurance Agents.

Fidelidade Mozambique

With the purpose of stimulating the involvement of employees in the improvement of the company's practices and management, the Brainstorming Programme - Fidelidade Up - was launched, an internal initiative to promote the teams' ideas. The suggestions submitted covered financial literacy, sales increase, service improvement and the projection of the company's image. The best rated idea involves the creation of a quotation request system for the Funeral Insurance through the SMS Chatbot. In 2021, we plan to launch a pilot with the SMS Chatbot based on this model.

Fidelidade Angola

In 2020, Fidelidade Angola recruited and trained over 1,000 employees, who integrated the Network of Specialists, 30% of which were retained. This is a commercial network created to leverage the sales in the private and small company segments. These are employees with an employment contract and a base salary. This network provided to its employees more than 15,000 hours of training in product sales techniques.

La Positiva (Peru)

In order to improve the performance and skills of teams, La Positiva has prioritised:

- The enhancement of autonomous learning, with a grant programme for a set of courses. A total of 309 employees have benefited from access to leadership, technology, innovation, finance, productivity tools, marketing and business courses;
- Commitment and proximity, as ways of maintaining the development of teams and leadership management, through remote feedback workshops, as well as the release of a guide to strengthen leadership skills, as the role of leaders was fundamental for the development of teams this year.

In overall, between March and November, 29 online training sessions were carried out, with the participation of nearly 757 employees in about 3,347 effective training hours.

These internal good practices have once more earned La Positiva the Good Employer certification, and was also acknowledged in the category of Promoter Partner, as it has been progressing in labour practices since the last monitoring in 2018. This certification was awarded by the Association of Good Employers (ABE), an institution of the American Chamber of Commerce of Peru which promotes Social Responsibility at Work.



The commitment and the swift enhancement of our employees' skills during the pandemic were fundamental to achieve extraordinary results, even in a context of high uncertainty and change.

Lizeth Diaz, La Positiva (Peru)

FID Chile Seguros

With the purpose of contributing to the training and development of employees, in 2020 the below-mentioned team follow-up and empowerment programmes and actions were carried out:

- Training through the "Equipping people for excellence" programme for the entire organisation, from managers to employees. All the leaders were empowered in "Positive people management tools" and also the entire organisation has taken part in the "Increasing personal resilience" workshop.
- Performance of a teambuilding for Executive Committee managers to work on optimisation strategies and tools for the functioning of the management team;
- Monthly onboarding programme for new employees and interns with a series of training sessions conducted by the directors of each department of the company;
- Training in Non-Life risk underwriting for the company's sales and technical teams.

ENSURING RELEVANT SERVICE AND SUPPORT TO CUSTOMERS

In an unprecedented context, in 2020 a high adjustment and response capacity was required from us by our customers. We highlight the planning of exceptional measures taken to facilitate the management of payments to customers, ensure service continuity and adjust offers to better meet their needs. Despite the concentration of efforts within the scope of these priority measures, the Fidelidade Group was able to proceed with its work of identification of needs and search for responses to other societal challenges.



PRACTICES AND INDICATORS

Support in exceptional times

Fidelidade Spain

In order to help customers reduce the negative financial impact of the pandemic, Fidelidade Spain has created special measures for the payment of insurances and claim settlement. Applied to private customers and companies, some of those initiatives included adjustment of premiums, postponement of payments, fractioning and/or discount in the premium renewal amount for one year, when requested.

Some immediate actions were also implemented in order to ensure the customers' liquidity in case of claims, without having to wait for the conclusion of the settlement.

Fidelidade Macau

In a pioneering initiative in Macau, Fidelidade has granted free additional covers due to COVID-19 in active Life Insurances, thus ensuring extra protection in case of infection. In a first stage, in all Life products, in case of corona virus infection and hospitalisation for treatment, the company has provided a daily hospital grant of EUR 63.50 (MOP 600) for a maximum of 50 days. In a second stage, the company has ensured cost-free settlements to the insurance beneficiaries in case of death by COVID-19, as well as free diagnosis for the insured or beneficiary to confirm the infection.



In Macau we act immediately to protect our customers, in a time where we did not expect the pandemic to spread at the current scale. We have fulfilled our mission!

Hugo Felício, Fidelidade Macau

Garantia Seguros (Cabo Verde)

With the purpose of preserving the health of all its employees and customers and of containing the spread risk of COVID-19, new opening hours were adopted during the State of Emergency. As some branches closed down, Garantia's investment in digital channels and in the promotion of their use constituted an important alternative to ensure the continuity of the insurer's activities and enable it to draw closer to its customers. As a consequence of this effort, there was an almost 90% increase in the payment of premiums through online platforms (in respect of 2019).

Persons insured under the Health Insurance were provided access to COVID-19 rapid tests at the clinical laboratories belonging to the Garantia Medical Network.



The creation and dissemination of a Contingency Plan, with Fidelidade's support, before the 1st ever COVID-19 case in the country, was crucial to ensure the continuity of our service to customers.

Fernanda Mascarenhas, Garantia Seguros (Cabo Verde)

Fidelidade Mozambique

In Mozambique, Fidelidade has invested in the following support measures:

- Payment of tests of symptomatic customers, contrary to the pandemic exclusion in the policies;
- Consideration on including a new cover for COVID-19 customers in the product portfolio;
- Provision of home medical monitoring in situations of COVID-19, in case there are no available beds in healthcare units;
- Extension of payment deadlines for good-paying customers.

Fidelidade Angola

In Angola, Fidelidade was the first insurance company to develop a set of information contents for customers about prevention measures to be adopted due to the corona virus. Within this scope, clarification and prevention sessions were conducted with banks and large companies. It has also ensured the following services:

- Provision of a telephone COVID-19 support helpline, in operation 24/7;
- Adaptation of the Branch Network, with opening and relocation strategies, for a better management of the safety and customer service requirements;
- Launch of a COVID-19 Assistance Service and, more recently, of +COVID Travel Assistance Insurances;
- Creation of the COVID-19 Quarantine Assistance service, to receive, support, assist with the scheduling and customised monitoring of healthcare arising from the mandatory quarantine for all customers entering the national territory. This service also provides a telemedicine helpline available 24/day during the seven days of quarantine.

La Positiva (Peru)

La Positiva has also adjusted its services to the new contingencies and needs of the market, through the following actions:

- Customer assistance through the Assistance Platform, Positiva Helpline and digital channels;
- Home assistance based on copayment to reduce trips to the hospital;
- Option to perform the motor vehicle inspection remotely;
- Payment facilities for insurance policies, providing refinancing as long as the deadline is not exceeded;
- Cover extension to all positive cases of COVID-19, considering it as a common respiratory illness;
- Hospital cover upgrade;
- Enhancement of the ambulance service, house calls and telephone helpline, as well as the launch of the medical teleconsultation online platform;

- Increase of the use of digital means to manage complaints and market healthcare plans;
- Development of the Posivid-19 product, exclusively for companies, enabling employees to access COVID-19 covers.

Alianza and Alianza Garantía (Bolivia and Paraguay)

Alianza Seguros has endeavoured to follow-up its customers during this global pandemic crisis by developing products and services that meet their needs. Thus, resorting to the use of different technologies, it has developed the «Alianza

Asistencia Móvil» application where, with one click only, customers may request medical assistance, pay their policies or access the transfer area, as well as request service reimbursements, all this in the comfort of their own homes.

The telemedicine service was also developed, enabling our insured to make video calls with specialised doctors in a safe way, thereby reducing their exposure to the virus.

The purpose of Alianza Seguros is to enhance technological development and to adapt to the current situation of the insured, responding to their needs and providing them with an excellence service experience. Thus, Alianza has developed the telemedicine service, enabling the insured to make video calls with specialised doctors in a safe way, thereby reducing their exposure to the virus.



Providing new solutions and new services

Fidelidade France

Opening of the Call Center of Évora/Lisbon with international synergies, having received nearly 5,000 calls since October. Launched during the pandemic, the Call Center is a considerable added value to keep our contact with customers and to get a more detailed view of their doubts. With an average of 697 calls per month, this Call Center has reached an average efficiency rate of 98% per answered call.



Our relationship with customers is a true challenge, and the integration of the Call Center with our management team's help has definitely enabled our branch office to optimise communication with our customers, but also to constantly improve some processes, according to their needs.

Wilson Vieira, Fidelidade France

FID Chile Seguros

In exceptional times, due to the social challenges experienced in Chile since the end of 2019 and also the challenges arising from COVID-19, the Company has launched the SME Insurance, meant for offices, restaurants and coffee shops, veterinarians and pet shops, warehouses and minimarkets, hairdressers and beauty centres. This insurance enables the small entrepreneur, depending on their activity, to increase or reduce the covers, according to their greater exposure to a given risk.

In addition to this product, a new FID multi-risk cover was created – «Rescate Pyme» – also for SMEs, which seeks to enable business continuity for 15 days protecting against fires, floods, earthquakes, collisions with vehicles, electric damages, politic actions, looting, strikes, unrests, among others.

Only due to the liquidity of FID Chile Seguros was it possible to implement these products and services as a response to the pandemic situation, which enables, for example, a company not to wait 60 days to ensure its current or extraordinary expenses.

Fidelidade Mozambique

Due to the low income context of almost all 4 million agricultural producers in the country (98.7%), an agricultural insurance pilot was conducted with a big cotton producer, based on the identification of the development cycles of the plant and its water needs. With the support of the oldest cotton production company in Mozambique, which is also one of the greatest agricultural promoters in the region, the purpose is — apart from the strict prevention goal — to support the financing and development of agricultural projects, as well as to create a solution to contribute to the fight against extreme poverty, in a sector so affected by climate changes.

This project has begun with a pilot among 15 agricultural operations in the Cuamba region in the first months of 2020.

Given the importance of health prevention, together with some partners, Fidelidade has launched the Clube Bem Estar in 2019 for the Fidelidade Saúde customers, with a set of benefits and discounts in the services of the partner network in the area of wellbeing (such as aesthetic centres, hairdressers, spas, gyms and nutritionists). Innovative in the Mozambican insurance market, this initiative seeks to raise awareness to the importance of a healthier lifestyle, a better quality of life and the reduction of risks linked to a sedentary lifestyle and possible chronic illnesses.

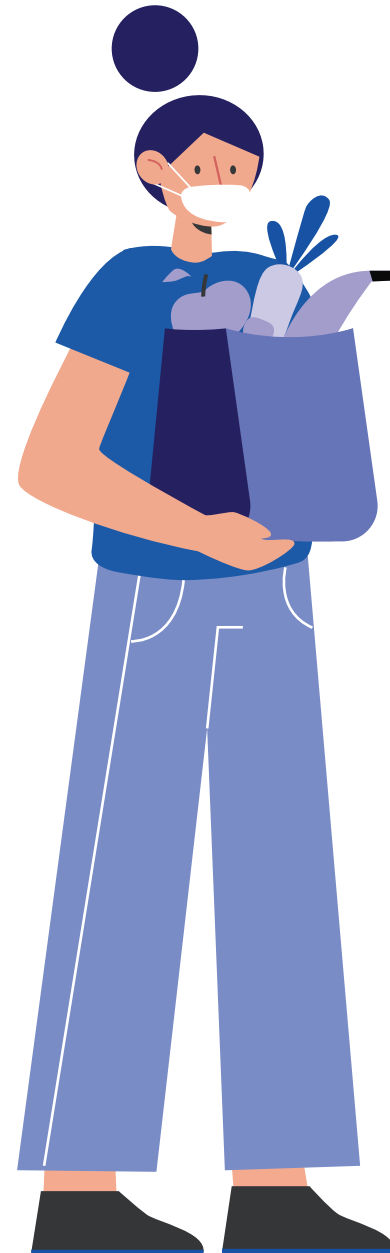


The services are provided by the Clube Bem Estar and enable customers to pursue a healthier lifestyle, providing them with better quality of life and reducing risks linked to a sedentary lifestyle and possible chronic illnesses. We believe that this way we can contribute to a better and healthier lifestyle for our customers.

João Paulo Gouveia, Fidelidade Mozambique

SUPPORTING AND EMPOWERING THE COMMUNITY

For the Fidelidade Group, being part of the community means to be committed to its development. Based on our dimension and our experience and knowledge, we possess a set of resources to cooperate and create, with local strategic bodies, projects that favour inclusion and combat inequalities, always guided by the criteria of creating long-term partnerships and increasing the activity of organisations that relevantly contribute to the development of their countries.



PRACTICES AND INDICATORS

Supporting the community in exceptional times

Fidelidade Spain

Since the declaration of the state of alert, in mid-March 2020, the Fidelidade Group has joined the #Quedateencasa initiative fostered by the Government and sanitary authorities to reduce the impact of the disease on society. The contents were oriented towards improving remote services, teleworking and the acknowledgement of the merit of those groups more involved in the fight against the disease.

Since the deconfinement announcement, by the end of April, Fidelidade has adjusted its communication strategy in order to disseminate the support measures and company initiatives seeking to minimise the impact of the pandemic. At the same time, it has aligned its insurance offer with the new reality of families and companies. #JuntosContinuamos was the motto of this communication campaign.

Throughout this period, in order to help reduce the negative financial impact on the business of many suppliers, and also to contribute to the support of economy, Fidelidade has anticipated the payments to its suppliers.

Fidelidade Macau

Fidelidade Macau has supported Cáritas Macau in two initiatives related to the protection of local communities, through the following actions:

Donation of 5,000 face masks;

Donation of three hundred meals to support emigrant communities in the territory that became unemployed and are prevented from returning to their countries of origin due to the restrictions caused by the COVID-19 pandemic. This support was granted following the selection of NGO Cáritas Macau as the recipient of all the amounts raised by the participation of the employees in the solidarity race B2Run 2020.

Several donations were also made to institutions that support the elderly and other communities affected by the pandemic.

Garantia Seguros (Cabo Verde)

In 2020, the support that Garantia provided to 48 entities, in the amount of EUR 87,520 (ECV 9,650,401) was focused on the fight against COVID-19:

- Offering 4,000 rapid tests to the Government of Cabo Verde through the National Health Directorate to support widespread diagnosis;
- Warm Meals Project by the Red Cross, in partnership with the Hotel Management School of Cabo Verde, which enabled to deliver free lunches to the most vulnerable populations;
- Wash Your Hands at School Campaign which involved the installation of public lavatories in schools with poor sanitary conditions, so that they could open for the new school year;
- Offering snacks to children and to the elderly through partner association Black Panthers;

- Supporting the Christmas Party of the patients at Agostinho Neto Central Hospital, in Praia, and at the Santiago Norte Regional Hospital, in Assomada.

In parallel, the Company continued to support Culture, one of the sectors most affected by the pandemic, with emphasis on the support to the organisation of online shows, within the scope of the project So That Life Won't Stop, neither Capeverdean Culture.

We also highlight the (first) participation of Garantia in the B2Run Race, with 10 employees, in favour of the Associação de Luta contra o Cancro (Association against Cancer).

Fidelidade Angola

Fidelidade Angola has spearheaded the greatest social responsibility action in the country in 2020.

On Children's Day, it supported the organisation of a concert by artist Matias Damásio at the Horizonte Azul Foster Home, where 95 girls between 6 and 18 years old live, broadcasted live through the main TV channel. The main purpose of this concert was to raise food and water for the most vulnerable populations and most affected by the pandemic. This initiative enabled to collect more than 147 tons of food and bottled water, resulting in nearly 10,000 baskets distributed to more than 30 institutions in seven Angolan provinces.

As the main sponsor of this action, it was Fidelidade's responsibility to ensure the entire distribution logistics.



This partnership with the Zahara Group through a social responsibility mission – the Kandengue mission – honours us greatly, as does obviously the presence of Matias Damásio.

Paulo Edra, Fidelidade Angola

Drawing closer to the Portuguese community

Fidelidade France

Fidelidade is a partner of the 2020 Young Entrepreneur Award, an initiative organised by the Cap Magellan Association, among others institutions, which seeks to provide support to people of Portuguese descent. With the purpose of celebrating the Implementation of the First Portuguese Republic, in 2020, the initiative has also sought to value local Franco-Portuguese artists whose work has been affected by the pandemic crisis. Given the sanitary context, this edition of the Gala took place in a digital format, with over 18,000 views.

This project includes the Cap Magellan Fidelidade Award for the best young entrepreneur. The winner of this third edition was Dylan Teixeira for Edusign, an innovative startup that offers digital solutions for the optimisation of work management (digitalisation of time sheets through an app).

This partnership fits into the two axes that characterise the involvement of Fidelidade France with the Portuguese community: the enhancement of young entrepreneurship and the creation of better conditions for people of Portuguese descent.



Fighting vulnerabilities

Fidelidade Spain

Throughout the year, Fidelidade Spain promoted and joined several initiatives with the purpose of supporting the local community:

- Employees' contribution to the Madrid Food Bank Campaign, with the collection of 1,460 kg of food products for families in need. This action takes place every year;
- Christmas Campaign to collect toys and school material for the Family Action Association;
- The Wishing Tree initiative, where employees left their wishes for 2021, which materialised in a contribution to the Dignified Smile Association;
- Contribution to the Solidarity Fund for the Healthcare Professionals' Health Cover against COVID-19 in the amount of nearly EUR 67,000.

Also in Spain, 35 employees have taken part in the B2Run Solidarity Race in favour of the State Federation of Food Bank.

Total support (including initiatives of response to the pandemic crisis):

5
supported entities

70
employees involved in volunteering initiatives

Fidelidade France

The B2Run corporate solidarity initiative was an important moment of sharing of the employees' energy in a rough period in 2020. With the participation of 35 employees, the kilometres converted into euro were donated to the project Les enfants du ciel of the Lion's Club of Montfermeil, enabling the funding of flight christenings at the Lognes aerodrome for sick or disabled children.

Fidelidade Mozambique

Fidelidade Mozambique joined Girl Move, an organisation that operates in Portugal and in Mozambique, whose mission is to empower young Mozambican women as main development agents of their country, financing a grant for the attendance of the programme CHANGE - Social Leadership and Entrepreneurship in Nampula. This grant enabled a Girl Mover (name given to girls with a high leadership potential) to be part of the CHANGE programme for 1 year, receiving 2,000 hours of training and empowerment.

Within the scope of this cooperation, we also highlight:

- The mentoring of a Girl Mover, with the purpose of accelerating and improving the effectiveness of the process of learning and professional evolution, enabling the access to the labour market and consolidating the career development plan;
- The raising of EUR 300 through the participation of the Fidelidade employees in the B2Run initiative for the Girl Move Academy Association, which guides, supports and protects girls in vulnerable situations, and for the Capulana Association, which provides food and educational support to the most vulnerable populations.

La Positiva (Peru)

From the commitment of La Positiva to the development of the communities where it operates, we highlight:

- The donation to La Casa de Todos – temporary shelter for 120 people in vulnerable situations, located in Lima – of safety equipment to the medical team and to the elderly who reside there. More than 22,000 pieces of safety equipment were delivered up to the publication of this report;
- The donation of EUR 83,092.5 to the United for Arequipa campaign, organised by the Chamber of Commerce and Industry;
- Joint contribution by the CONFIEP (Confederación Nacional de Instituciones Empresariales Privadas) and the APESEG (Asociación Peruana de Empresas de Seguros) to purchase medical equipment for the Peruvian National Health System in the amount of nearly EUR 400,000 .

More than

EUR 106M

distributed to the local community

4

supported entities

958

employees involved in volunteering initiatives (+11% compared to 2019)

Alianza and Alianza Garantía (Bolivia and Paraguay)

In 2020, Alianza decided to support the Chiquitana Symphonic Orchestra, a non-profit organisation dedicated to the development of the musical skills of young Bolivians of the Chiquitana region in Bolivia. This organisation teaches musical art techniques and employs young people so that they can have a better future. In 2019, the area where the Orchestra is located has suffered damages due to a fire which extended for more than 450,000 hectares. As culture was one of the sectors most affected by the pandemic, Alianza Bolivia undertook to support this group of young people with a contribution of EUR 1,260 for the performance of Beethoven's Ode to Joy, thus expressing its solidarity and sharing a message of hope in the midst of the pandemic.

“

Alianza's support to the Chiquitana Orchestra shows its commitment to youth and culture, one of the sectors most affected by the pandemic. This performance of the Ode to Joy is a window of opportunity for this Orchestra and for other performances and is a message of joy and hope for employees in Bolivia and Paraguay.

Andrés Calvimontes Zambrana,
Alianza (Bolivia)





MORE HIGHLIGHTS

Fidelidade Spain

Commitment to the environment

As part of the commitment to transparency and to the reduction of its environmental impact, we highlight the following developments:

- Disclosure of its carbon footprint management, namely concerning the calculation within scopes 1 and 2 (direct and indirect emissions, respectively, with the energy consumption inside the organisation) having obtained by the Ministry of Ecological Transition and Demographic Challenge a seal of compliance;
- Selection of suppliers that adopt sustainable practices and are committed to Sustainable Development in general and to the environment in particular, as is the case of the ambition to achieve Net Zero in a near future;
- Management of the process of recycling of paper and other waste in all departments, in cooperation with the municipality of Madrid for selective waste collection and the installation of special containers.

1,075.21 GJ

Total energy consumption inside the organisation

563.12 GJ

Direct energy consumption

512.09 GJ

Indirect energy consumption

14786.39 l

Diesel consumption

1,537.05 l

Petrol consumption

142,246 kWh

Electrical power consumption

40 tonCO₂e

Direct greenhouse gas emissions (scope 1)

43 tonCO₂e

Indirect greenhouse gas emissions (scope 2)

Commitment to sustainability

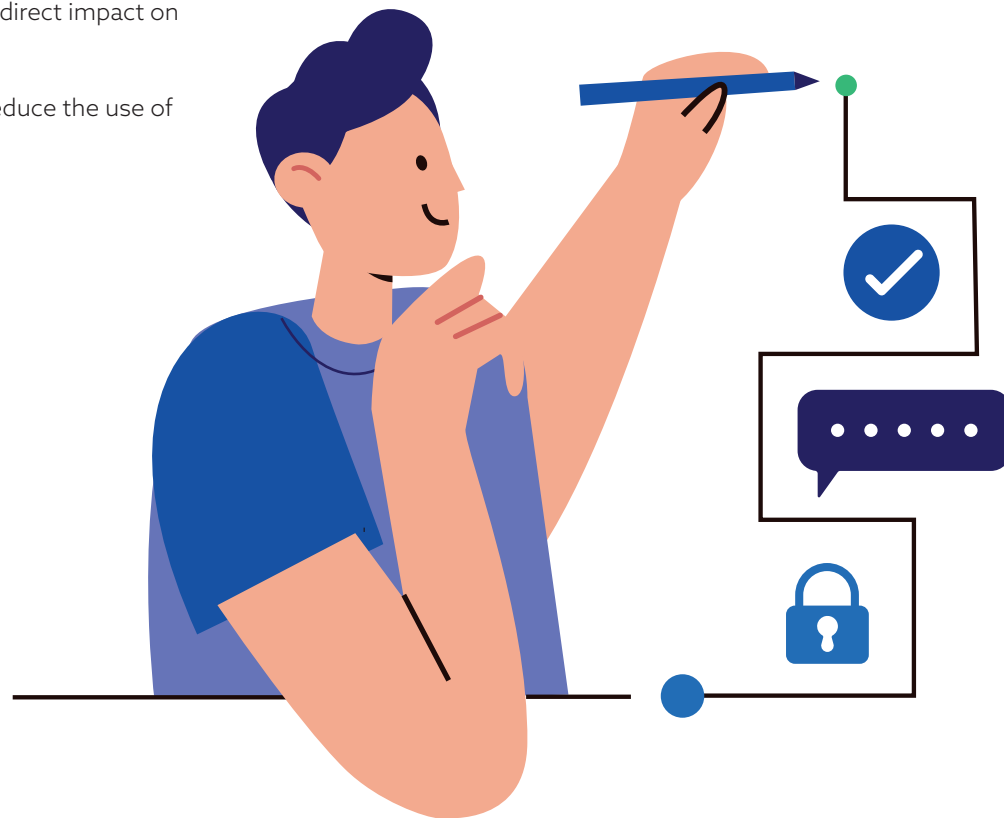
This year, for the first time, Fidelidade Spain has published a Sustainability Report, regarding year 2020. This document provides information on the main activity indicators and acknowledges its capacity to evolve in terms of sustainability practices. It is an important exercise in accountability, which should be continued in the following years.

Fidelidade France

Optimisation of resources and services

Fidelidade France optimises the printing of documents, using the front and back of sheets, and privileges also black and white printing (which implies the use of one toner only instead of several). The process digitalisation being implemented at Fidelidade France ends up having a direct impact on the reduction of paper printing.

In addition, we also endeavour to reduce the use of plastic cups.



Fidelidade Macau

Encouraging environmental protection

Fidelidade Macau has begun an important phase of dematerialisation of its processes, in which all its business partners and the entire supply chain have also been involved.

Externally, the company will continue to encourage more environmentally-sustainable behaviours. In 2020, it has renewed its support to three local organisations with environment-related projects in the total amount of EUR 1,279 (MOP 12,000):

- Macau Econscious, focused on recycling and training in environmental practices, with actions in every beach of the territory and training sessions in schools, among other initiatives;
- Macau Waste Reduction, dedicated to waste reduction;
- Greens Macau Philippines Migrant Workers Union, directed at promoting environmentalism and the protection of the rights and wellbeing of migrant workers.

48,816 kWh

Electrical power consumption

175.74 GJ

Indirect energy consumption

39 tonCO₂e

Indirect greenhouse gas emissions (scope 2)

Garantia Seguros (Cabo Verde)

Consolidating resource efficiency and quality

Garantia is pursuing its environmental impact reduction strategy by the following means:

- Reduction of the energy bill in all buildings;
- Enhancement of the digitalisation of policies and claims processes with the purpose of facilitating their management and reducing paper consumption.

In addition, we highlight the renewal of the NP EN ISO 9001:2015 Certification of the Quality Management System.

Fidelidade Mozambique

Promoting road safety

Operation Obrigado is the name of the initiative launched by Fidelidade Mozambique in 2020 to raise the awareness of drivers and pedestrians to the adoption of more positive behaviours in traffic. This campaign was motivated by the high number of road accidents and motor vehicle collision victims (Portuguese Statistics Institute Survey of 2018, 3,825 motor vehicle collision victims from road accidents, 31% of which in Maputo).

The high note of this initiative consisted on the offer of an annuity of motor insurance for drivers who have displayed safe behaviours towards pedestrians.

Focus on digitalisation and efficiency

2020 was a decisive year for the dematerialisation process. Digital-based document management enables not only efficiency gains and service digitalisation opportunities, but also the reduction of the environmental impact arising from paper printing. 100,000 documents were digitally sent and received in the area of collections, and over 12,000 SMS were sent for the communication of events related to uncollected or unpaid contracts and receipts. In the future, the monitoring of environmental indicators, such as consumption and others, will be enhanced.

622.68 GJ

Total energy consumption inside the organisation

303.94 GJ

Direct energy consumption

318.73 GJ

Indirect energy consumption

1,182 l

Diesel consumption

7,429 l

Petrol consumption

88,537 kWh

Electrical power consumption

21.26 tonCO₂e

Direct greenhouse gas emissions (scope 1)

La Positiva (Peru)

Sustainability Management

Aware of the importance of sustainability in all its dimensions - economic, social and environmental - as a way of keeping its positioning and creating social value to the 19 regions of Peru where the company operates, La Positiva develops high-impact social responsibility programmes that meet 4 of the Sustainable Development Goals: Decent Work and Economic Growth, Good Health and Well-Being, Sustainable Cities and Communities and Climate Action.

With the purpose of sharing the company's commitment to a responsible management and strengthening the relationships with its stakeholders, based on transparency and business ethical management, La Positiva publishes its 2016 Sustainability Report. This report, published on the public platform of the Securities Market Supervisory Authority (SMV), discloses the main impacts of the company's environmental and social management.

Environmental Programme

La Positiva's environmental programme is focused on four axes: energy management, water management, climate change management and waste management. The results are the following:

Energy and Water: one of the impacts of the pandemic was the drastic reduction of these consumptions at the registered office. Despite this fact, virtual training sessions were performed and recommendations were given to employees to promote the efficient use of resources, both at the workplace and at home.

Waste:

- Since 2018, the Recycle to Transform project has been perfected in partnership with a company specialised in the collection of electronic devices and their recycling. In 2020, 18 kg of electronic waste were collected;
- Initiative of collection of plastic caps, donated as part of the Crystal Children campaign, to finance treatments and medication for children in the dermatology unit of the Children's Hospital in Lima. The pandemic context led to the suspension of distribution of materials, but the collection is still going on;

- Raising the awareness of employees to the importance of the 4 Rs (reduce, reuse, recycle and recover) through several communication materials.

Regarding its carbon footprint, La Positiva, for the third consecutive year, has calculated its emissions and adjusted measures to improve its performance.

Thanks to all the aforementioned measures linked to the reduction of power and fuel consumptions, La Positiva Seguros was able to reduce the greenhouse gas emissions arising from its activity by 39.4% in 2020. As an acknowledgement of this feat, the Ministry for the Environment (MINAM) has granted to the company the title "Huella de Carbono Perú".

798 litres

Petrol and diesel consumption

938,516.58 kWh

Electrical power consumption

20 tonCO₂e

Direct greenhouse gas emissions (scope 1)

74 tonCO₂e

Indirect greenhouse gas emissions (scope 2)

0.14 tonCO₂e

per employee

Alianza and Alianza Garantía (Bolivia and Paraguay)

Focus on digitalisation

The development of a document digitalisation platform is ongoing in order to reduce the use of paper and physical documentation, with impacts on the level of efficiency and dematerialisation of the insurer's processes. This platform contains the following modules: document management, procurement and recruitment, fixed assets, as well as several general service processes. The document management module will be concluded in September 2021.

Due to teleworking, in force for 6 months in 2020, at an environmental level, the electrical power consumption was reduced by 29% and the paper consumption by 50%.

In addition, in 2020, the physical insurance card was updated to a virtual card named MEDINET GO.

16 litres

Petrol and diesel consumption

592 kWh

Electrical power consumption

207 tonCO2e

Direct greenhouse gas emissions (scope 1)

29,553 tonCO2e

Indirect greenhouse gas emissions (scope 2)

FID Chile Seguros

Gender Equality

At FID Seguros Chile we strive for gender equality. Despite the fact that the balance between the number of women (40.45%) and men (59.55%) has occurred in an organic manner, the Company believes in development and growth based on gender balance. For this motive, FID monitors on a regular basis the ratio between the average salary earned by women and by men, and the main conclusions are the following:

- In the Administrative segment, women earn 37% more than men.
- In the Professionals segment, women earn 17% more than men.
- In the Executive group, women earn 24% less than men.

Service digitalisation

FID Chile Seguros began its operations with a model which enabled, in two months only, to establish a 100% online operation, through platforms and tools. We therefore highlight the following landmarks:

- 85% of motor vehicle self-inspections were performed using the app «Autoinspección FID de Vehículos Motorizados», enabling the insured and Brokers to perform the self-inspection process, thus facilitating the inspection process;
 - 25% of the payment of premiums and policy issuances were managed online by the brokers themselves (self-service) and the other payments were issued in less than 5 days, 100% digitally (via PDF or e-mail);
 - 100% of complaints were received through web channels and call centres;
 - In 2020, 557 direct compensation or settlement requests were issued through the app «Autoinspección de Daños» for customers with medium-severity motor claims, enabling a swift and efficient alternative that responds to a compensation request on the same day.
- 100% compensation payments or settlement services were made by wire transfer;
- 100% of the payments of premiums were received through digital channels;
- 100% of the technological infrastructure is cloud-based.

10 YEARS OF SUSTAINABILITY REPORTING OF THE FIDELIDADE GROUP

By revisiting the sustainability reporting history of the Fidelidade Group, we get a clear picture of evolution, learning and commitment.

Evolution, not because we consider that we have done it all, but because we are sure that the path we have treaded was important to determine and consolidate how our Group perceives sustainable development today.

Learning, because in each edition we have taken a further step, whether extending it to other companies, or through the depth of reported contents, or through the maturity of our approach.

Commitment from all those who care, look to the future and involve in order to help us be better. The more than 100 focal points involved in this process throughout the years, who were encouraged, trained and committed to this work. The directors and managers of this Group, who share with us their vision for the future and their expectations regarding the transformation we are undergoing in the present. All employees and external stakeholders of the Group, whose feedback throughout the years has been essential to our improvement.

Revisiting this path gives us also a vision of change for the future. The certainty that today sustainability is totally integrated into the agenda of our companies, in any geography where the Group operates. And the expectation that the path will continue to be based on the sound foundations we have built and on the challenge of continuing making the changes that are expected from us

as leaders. In an important moment where we are getting ready to transition into an integrated sustainability reporting model, we wish to thank all who have contributed to the construction of this path and to all who will continue to be part of this project.

“

Learning throughout these 10 years of reporting has enabled us to evolve to a vision more focused on the sustainability and materiality of our business, thus becoming an organisation more and more responsible and aware of the impact we have on our stakeholders.

Joana Ferreira, SAFEMODE – Risk Analysis Department

TRUSTED COMPANIES

2020 has been another year of enhancement of the quality and reliability of the Fidelidade Group among consumers and several companies that have highlighted our value. Our operations have earned us several distinctions that confirm the success of the Group's investment in innovative solutions in the fields of protection and assistance.

SUPERBRANDS PORTUGAL 2020

Fidelidade and Multicare were identified as Top of Mind excellence brands by consumers, in the insurance business. This distinction awards brands that stand out due to their proximity, trust, affinity, satisfaction and reputation.

MOST REPUTABLE BRAND 2020

Regarding the Marktest Reputation Index, Fidelidade and Multicare have been once more distinguished as the most reputable brands in Portugal in the "Insurance Companies" and "Health Insurances" categories, with indexes of 66.34% and 63.47%, respectively. Multicare has also been distinguished in the "Health Insurances" category.

OK! teleseguros, for the 4th consecutive year, has been considered as the most reputable brand within its own category, Direct Insurers, with a reputation index of 56.69.

CONSUMERS' CHOICE 2020

Besides having been elected as Consumers' Choice in the "Insurance Companies" category with an overall satisfaction index of 76.79%, Fidelidade has also received the Consumers' Choice Excellencia 2020 distinction, which acknowledges the company that adopts the best customer-oriented organisational practices.

Multicare has received the Consumers' Choice 2020 award, in the "Health Systems" category, with an overall satisfaction index of 83.47%.

Portuguese consumers have awarded OK! teleseguros the "Consumers' Choice 2020" award in the "Direct Insurances" category, for the second consecutive year, with an overall satisfaction index of 79%.

FIVE-STAR AWARD 2020

OK! teleseguros has been distinguished with the Five-Star Award 2020 for the 3rd consecutive year, in the "Direct/Online Insurer" category, with an overall satisfaction rate of 77%.

TRUSTED BRAND 2020

Fidelidade has been elected Trusted Brand in Motor Insurances (for the 4th consecutive year) and in Life and Property Insurances (for the 19th consecutive time), and Multicare has also been distinguished as Trusted Brand in Health Insurances.

MARKETEER AWARD 2020

The Marketeer Award 2020 was handed out to Fidelidade, the most voted brand in the Insurance category.

PORTUGAL DIGITAL AWARDS 2020

The Multicare Vitality project has been acknowledged at the Portugal Digital Awards 2020, having won in the category of Best Insurance Project.

HUMAN RESOURCES PORTUGAL AWARDS 2020

Fidelidade has been elected the best company in the categories of Elderly Care Management and Health, Wellbeing and Happiness Promotion.

Joana Queiroz Ribeiro, People and Organisation Director of Fidelidade, was considered as the best People/Human Resource Management Director in 2020.

The Empresas Mais awards are promoted by Human Resources Portugal among its readers.

GOLD AWARDS

In the 4th Edition of the Gold Awards, Fidelidade has received for the 2nd consecutive time the award for In-house Legal Team of the Year in the Iberian insurance market. Fidelidade was acknowledged for its excellence work carried out by the legal team in the several areas of operation and in the several geographies where the company operates.

BEST CONTACT CENTERS AWARDS 2020

Fidelidade has been awarded the Bronze Trophy in the "Insurance and Assistance" category by the Associação Portuguesa de Contact Centers Best Awards, which distinguishes the implementation and adoption of good organisational practices in the contact centres activity in Portugal.

EFMA & ACCENTURE INNOVATION IN INSURANCE AWARDS 2020

Just in Case by Fidelidade has been awarded the Silver Trophy in the "Innovative Products and Services" category at the EFMA-Accenture Innovation in Insurance Awards 2020, which received 360 applications from 240 organisations in 45 countries.

Renewal of certifications

OK! teleseguros: Renewal of the Quality Management System Certification, according to standard NP EN ISO 9001:2018

Fidelidade Assistance: Renewal of the Quality Management System Certification, according to standard NP EN ISO 9001:2015 and maintenance of the EFR 1000-2 certification

Ok! teleseguros and Fidelidade Assistance: Reisswolf Sustainability Certificate

CARES: Renewal of the Quality Management System Certification, according to standard NP EN ISO 9001:2013

A CHALLENGING DECADE BEFORE US

The last decade has consolidated the Fidelidade culture, our spirit and the Wecare attitude, probably forever, as an organisation made of people for people. Our people are our greatest and most valuable asset and our customers are at the centre of our attention.

Our slogan "So that life won't stop" materialises everyday through our actions, through our employees who, in four continents, serve nearly 2.3 million customers.

The pandemic has proven that we are on the right track. Our digital transformation and constant innovation of products and services, the new people-centred ecosystems, the agile culture, how we look at the management of new talent, but also at the most experienced people make us proud of our 200 years of history, but also confident about the future.

A future necessarily different and challenging, where work is intertwined with new dynamics, more digital, technological and in contexts that are totally new to everybody. Fidelidade is an organisation where

"Maximum Freedom, Maximum Responsibility" is key, seeking the increase of its employees' wellbeing and a balanced management between their personal and professional lives, that respects and values intergenerationality and seeks to guide multidisciplinary teams in a professional and inspiring way. Therefore, we aspire to consolidate Fidelidade's position as an Excellence Employer.

Fidelidade will continue to display a holistic attitude towards the several themes that we have been revitalising, like in the health ecosystem where the Vitality programme has already started shifting the paradigm of health insurances, focusing on the active promotion of health and wellbeing through prevention and the reduction of risk factors in the development of diseases. We intend to continue encouraging our customers to adopt behaviours and habits that promote a better quality of life in the medium-long term and we are willing to reward and

acknowledge those positive changes. But in other areas, such as the home ecosystem, mobility, the views of the Portuguese on prevention and savings, there are many opportunities for innovation, as we take advantage of this digital acceleration boost to better serve our customers and provide them with gratifying experiences.

To note also the trust in our internationalisation strategy, which includes learning and sharing know-how and skills, in a flexible way, with the countries where we operate, thus consolidating our position through the contribution of our experiences in local markets.

On the other hand, as we finish the exercise of reviewing material topics in 2021, a new sustainability cycle opens up to the Fidelidade Group. It enables us to reposition our response to the 2030 Agenda and to take on targets that are more in line with the current challenges and ambitions. Finally, next year our reporting will be more integrated and will more suitably convey our business strategy based on the main dimensions of sustainability, in keeping with the new trends of financial and non-financial data reporting.



Rogério Campos Henriques,
Chief Executive Officer of Fidelidade

OUR PERFORMANCE

GENERAL CONTENTS

ORGANISATION PROFILE

102-7	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Total Employees by gender	2.437	2.489	2.595	4%	80	75	74	-1%	255	267	259	-3%	178	178	173	-3%
Male % Male	1.037 43%	1.032 41%	1.063 41%	3%	27 34%	25 33%	26 35%	4%	73 29%	77 29%	73 28%	-5%	78 44%	77 43%	77 45%	0%
Female % Female	1.400 57%	1.457 59%	1.532 59%	5%	53 66%	50 67%	48 65%	-4%	182 71%	190 71%	186 72%	-2%	100 56%	101 57%	96 55%	5%

102-7	GEP				CAR SERVICE				CARES				SAFEMODE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Total Employees by gender	56	57	58	2%	26	28	26	-7%	NA	51	53	4%	44	47	48	2%
Male % Male	44 79%	45 79%	48 83%	7%	18 69%	18 64%	16 62%	-11%	NA NA	27 53%	24 45%	-11%	22 50%	24 51%	23 48%	-4%
Female % Female	12 21%	12 21%	10 17%	-17%	8 31%	10 36%	10 38%	0%	NA NA	24 47%	29 55%	21%	22 50%	23 49%	25 52%	9%

102-7	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
Total Employees by gender	39	36	41	14%	NA	9	11	22%
Male % Male	21 54%	19 53%	21 51%	11%	NA NA	2 22%	3 27%	50%
Female % Female	18 46%	17 47%	20 49%	18%	NA NA	7 78%	8 73%	14%

GENERAL CONTENTS

ORGANISATION PROFILE

102-8	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
FULL TIME % Full Time	2.430 100%	2.482 100%	2.587 100%	4%	78 98%	74 99%	72 97%	-3%	255 100%	266 100%	258 100%	-3%	120 67%	123 69%	121 70%	-2%
Male	1.034	1.029	1.059	3%	27	25	25	0%	73	77	73	-5%	56	53	54	2%
Female	1.396	1.453	1.528	5%	51	49	47	-4%	182	189	185	-2%	64	70	67	-4%
PART TIME % Part Time	7 0%	7 0%	8 0%	14%	2 3%	1 1%	2 3%	100%	0 0%	1 0%	1 0%	0%	58 33%	55 31%	52 30%	-5%
Male	3	3	4	33%	0	0	1	NA	0	0	0	NA	22	24	23	-4%
Female	4	4	4	0%	2	1	1	0%	0	1	1	0%	36	31	29	-6%
PERMANENT STAFF % Permanent Staff	2.366 97%	2.419 97%	2.586 100%	7%	77 96%	69 92%	72 97%	4%	237 93%	252 94%	258 100%	2%	170 96%	173 97%	171 99%	-1%
Male	1.013	1.009	1.060	5%	26	23	26	13%	70	71	72	1%	74	77	77	0%
Female	1.353	1.410	1.526	8%	51	46	46	0%	167	181	186	3%	96	96	94	-2%
FIXED-TERM CONTRACT % Fixed-Term Contract	71 3%	70 3%	9 0%	-87%	3 4%	6 8%	2 3%	-67%	18 7%	15 6%	1 0%	-93%	8 4%	5 3%	2 1%	-60%
Male	24	23	3	-87%	1	2	0	-100%	3	6	1	-83%	4	0	0	NA
Female	47	47	6	-87%	2	4	2	-50%	15	9	0	-100%	4	5	2	-60%
TEMPORARY % Temporary	4 0%	1 0%	0 0%	-100%	0 0%	0 0%	0 0%	NA	11 4%	0 0%	0 0%	NA	0 0%	0 0%	0 0%	NA
Male	1	0	0	NA	0	0	0	NA	2	0	0	NA	0	0	0	NA
Female	3	1	0	-100%	0	0	0	NA	9	0	0	NA	0	0	0	NA

GENERAL CONTENTS

ORGANISATION PROFILE

102-8	GEP				CAR SERVICE				CARES				SAFEMODE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
FULL TIME % Full Time	56 100%	56 98%	58 100%	4%	26 100%	28 100%	26 100%	-7%	NA NA	51 100%	53 100%	4%	44 100%	46 98%	47 98%	2%
Male	44	44	48	9%	18	18	16	-11%	NA	27	24	-11%	22	23	22	-4%
Female	12	12	10	-17%	8	10	10	0%	NA	24	29	21%	22	23	25	9%
PART TIME % Part Time	0 0%	1 2%	0 0%	-100%	0 0%	0 0%	0 0%	NA	NA NA	0 0%	0 0%	NA	0 0%	1 2%	1 2%	0%
Male	0	1	0	-100%	0	0	0	NA	NA	0	0	NA	0	1	1	0%
Female	0	0	0	NA	0	0	0	NA	NA	0	0	NA	0	0	0	NA
PERMANENT STAFF % Permanent Staff	56 100%	56 98%	58 100%	4%	23 88%	24 86%	24 92%	0%	NA NA	51 100%	53 100%	4%	44 100%	43 91%	48 100%	12%
Male	44	44	48	9%	15	17	16	-6%	NA	27	24	-11%	22	22	23	5%
Female	12	12	10	-17%	8	7	8	14%	NA	24	29	21%	22	21	25	19%
FIXED-TERM CONTRACT % Fixed-Term Contract	0 0%	1 2%	0 0%	-100%	3 12%	4 14%	2 8%	-50%	NA NA	0 0%	0 0%	NA	0 0%	4 9%	0 0%	-100%
Male	0	1	0	-100%	3	1	0	-100%	NA	0	0	NA	0	2	0	-100%
Female	0	0	0	NA	0	3	2	-33%	NA	0	0	NA	0	2	0	-100%
TEMPORARY % Temporary	1 2%	0 0%	0 0%	NA	0 0%	0 0%	0 0%	NA	NA NA	0 0%	0 0%	NA	0 0%	0 0%	0 0%	NA
Male	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Female	1	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA

GENERAL CONTENTS

ORGANISATION PROFILE

102-8	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
FULL TIME % Full Time	39 100%	36 98%	41 100%	14%	NA NA	9 100%	11 100%	22%
Male	21	19	21	11%	NA	2	3	50%
Female	18	17	20	18%	NA	7	8	14%
PART TIME % Part Time	0 0%	0 0%	0 0%	NA	NA NA	0 0%	0 0%	NA
Male	0	0	0	NA	NA	0	0	NA
Female	0	0	0	NA	NA	0	0	NA
PERMANENT STAFF % Permanent Staff	39 100%	36 100%	41 100%	14%	NA NA	9 100%	11 100%	22%
Male	21	19	21	11%	NA	2	3	50%
Female	18	17	20	18%	NA	7	8	14%
FIXED-TERM CONTRACT % Fixed-Term Contract	0 0%	0 0%	0 0%	NA	NA NA	0 0%	0 0%	NA
Male	0	0	0	NA	NA	0	0	NA
Female	0	0	0	NA	NA	0	0	NA
TEMPORARY % Temporary	0 0%	0 0%	0 0%	NA	NA NA	0 0%	0 0%	NA
Male	0	0	0	NA	NA	0	0	NA
Female	0	0	0	NA	NA	0	0	NA

GENERAL CONTENTS

RELATIONSHIP WITH STAKEHOLDERS

102-41	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Collective bargaining agreements																
Under Bargaining Agreement (except fixed-term) % Under Bargaining Agreement	2,364 97%	2,417 100%	2,584 100%	7%	77 100%	69 100%	72 100%	4%	237 100%	252 100%	258 100%	2%	168 99%	173 100%	171 100%	-1%
Hiring Building Caregivers % Hiring Building Caregivers	0 0%	0 0%	NA NA	NA	0 0%	0 0%	NA NA	NA	0 0%	0 0%	NA NA	NA	0 0%	0 0%	0 0%	NA

102-41	GEP				CAR SERVICE				CARES				SAFEMODE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Collective bargaining agreements																
Under Bargaining Agreement (except fixed-term) % Under Bargaining Agreement	3 5%	3 5%	4 7%	33%	1 4%	24 100%	24 100%	0%	NA NA	0 0%	0 0%	NA	4 9%	4 9%	5 NA	25%
Hiring Building Caregivers % Hiring Building Caregivers	0 0%	0 0%	NA NA	NA	0 0%	0 0%	NA NA	NA	NA NA	0 0%	0 0%	NA	0 0%	0 0%	NA NA	NA

102-41	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
Collective bargaining agreements								
Under Bargaining Agreement (except fixed-term) % Under Bargaining Agreement	16 41%	13 36%	14 34%	8%	NA NA	0 0%	NA NA	NA
Hiring Building Caregivers % Hiring Building Caregivers	12 31%	10 28%	10 24%	0%	NA NA	0 0%	NA NA	NA

GENERAL CONTENTS

RELATIONSHIP WITH STAKEHOLDERS

102-44	FIDELIDADE			OK! TELESEGUROS			MULTICARE			FIDELIDADE ASSISTANCE		
	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Customer satisfaction survey results												
Customer satisfaction	NA	NA	NA	NA	NA	NA	7,82	8,00	8,29	NA	NA	NA
Settlement of Motor Claims with Material	8,40	8,50	8,70	NA	NA	NA	NA	NA	NA	NA	NA	NA
Settlement of Motor Claims with Personal	7,00	7,00	7,30	NA	NA	NA	NA	NA	NA	NA	NA	NA
Settlement of Home Multi-Risk Claims	8,50	8,40	8,40	NA	NA	NA	NA	NA	NA	NA	NA	NA
Multicare	7,80	8,00	8,29	NA	NA	NA	NA	NA	NA	NA	NA	NA
Customer Satisfaction Assessment/Net Promoter Score	NA	NA	NA	OK Brand: NPS 42 SC Brand: NPS 49	OK Brand: NPS 47 SC Brand: NPS 48	OK Brand: NPS 45 SC Brand: NPS 55	NA	NA	NA	NA	NA	NA
Customer Satisfaction Index Overall Satisfaction Index (ISG)	NA	NA	NA	NA	NA	NA	NA	NA	NA	8,85	8,90	8,94
Customer satisfaction index Net Promoter Score (NPS)	NA	NA	NA	NA	NA	NA	NA	NA	NA	68	69	70
Customer satisfaction index Real Time Survey (RTS)	NA	NA	NA	NA	NA	NA	NA	NA	NA	9,22	9,24	9,28

GENERAL CONTENTS

RELATIONSHIP WITH STAKEHOLDERS

102-44	GEP			CAR SERVICE			CARES			SAFEMODE		
	2018	2019	2020	2018	2019	2020	2018	2019	2020	2018	2019	2020
Customer satisfaction survey results												
Average customer satisfaction index	NA	NA	NA	80%	80%	88%	NA	NA	NA	4,16	4,16	3,45
Usefulness/relevance	8,84	8,87	9,08	NA	NA	NA	NA	NA	NA	NA	NA	NA
Innovation	6,74	6,88	6,99	NA	NA	NA	NA	NA	NA	NA	NA	NA
Agility in service provision	7,38	7,40	7,69	NA	NA	NA	NA	NA	NA	NA	NA	NA
Service provided by GEP in the Investigation of Claims	6,91	7,05	7,66	NA	NA	NA	NA	NA	NA	NA	NA	NA
Service provided by Motor Expert Assessment	7,82	8,02	8,39	NA	NA	NA	NA	NA	NA	NA	NA	NA
Service provided by Peritagem Patrimonial	6,82	6,52	7,04	NA	NA	NA	NA	NA	NA	NA	NA	NA

ECONOMIC PERFORMANCE

ORGANISATION PROFILE

201-1	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Direct economic value generated (revenues)	4.129.236.774 €	2.246.866.355 €	1.789.892.094 €	-20%	51.817.140 €	55.229.761 €	57.926.610 €	5%	295.877.971 €	327.006.291 €	360.013.624 €	10%	50.207.374 €	52.778.586 €	52.757.051 €	0%
Direct economic value distributed	383.021.705 €	386.719.879 €	382.923.266 €	-1%	9.870.283 €	9.761.412 €	9.894.669 €	1%	52.073.392 €	56.251.002 €	62.575.245 €	11%	6.978.691 €	6.962.684 €	7.408.736 €	6%
Suppliers (FSE)	117.377.244 €	119.152.630 €	121.957.404 €	2%	5.366.263 €	5.203.855 €	5.730.692 €	10%	7.594.509 €	8.393.812 €	7.536.175 €	-10%	1.955.738 €	1.545.942 €	1.752.554 €	13%
Brokers (comissions)	94.200.311 €	100.282.373 €	102.126.206 €	2%	936.845 €	1.031.471 €	1.101.853 €	7%	31.501.029 €	34.946.145 €	39.066.900 €	12%	733 €	63 €	0 €	-100%
Employees (staff costs)	158.176.208 €	152.343.339 €	143.926.732 €	-6%	3.102.071 €	3.032.022 €	2.554.176 €	-16%	10.632.967 €	10.545.883 €	10.887.429 €	3%	5.018.267 €	5.412.384 €	5.649.414 €	4%
State (taxes)	11.471.139 €	11.509.095 €	11.038.782 €	-4%	464.678 €	491.189 €	507.948 €	3%	2.339.737 €	2.365.162 €	5.080.256 €	115%	3.953 €	3.826 €	4.665 €	22%
Financial institutions (loan interests)	1.027.952 €	1.704.829 €	2.024.429 €	19%	0 €	0 €	0 €	NA	0 €	0 €	0 €	NA	0 €	0 €	0 €	NA
Shareholders (dividends)	0 €	0 €	0 €	NA	0 €	0 €	0 €	NA	0 €	0 €	0 €	NA	0 €	0 €	0 €	NA
Community (donations, patronage)	768.850 €	1.727.614 €	1.849.714 €	7%	426 €	2.876 €	0 €	-100%	5.150 €	0 €	4.484 €	NA	0 €	469 €	2.103 €	348%
Valor económico retido	3.746.215.069 €	1.860.146.475 €	1.406.968.828 €	-24%	41.946.857 €	45.468.348 €	48.031.941 €	6%	243.804.579 €	270.755.289 €	297.438.380 €	10%	43.228.683 €	45.815.902 €	45.348.315 €	-1%

ECONOMIC PERFORMANCE

ORGANISATION PROFILE

201-1	GEP				CAR SERVICE				CARES				SAFEMODE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Direct economic value generated (revenues)	24.322.479 €	22.316.701 €	19.950.158 €	-11%	7.281.833 €	7.208.288 €	5.768.238 €	-20%	NA	8.359.158 €	10.309.121 €	23%	2.677.843 €	2.973.973 €	3.060.014 €	3%
Direct economic value distributed	24.022.697 €	21.823.299 €	19.584.723 €	-10%	4.510.919 €	4.222.931 €	3.698.132 €	-12%	NA	8.304.078 €	9.288.176 €	12%	2.779.628 €	3.127.531 €	2.950.531 €	-6%
Suppliers (FSE)	20.935.112 €	19.033.786 €	16.620.159 €	-13%	3.740.779 €	3.417.520 €	2.998.419 €	-12%	NA	6.950.002 €	8.163.343 €	17%	1.293.610 €	1.656.656 €	1.359.844 €	-18%
Brokers (comissions)	0 €	0 €	0 €	NA	0 €	0 €	0 €	NA	NA	0 €	0 €	NA	NA	NA	NA	NA
Employees (staff costs)	2.882.891 €	2.675.681 €	2.861.927 €	7%	666.349 €	739.003 €	711.086 €	-4%	NA	1.345.698 €	1.115.646 €	-17%	1.392.870 €	1.429.043 €	1.512.211 €	6%
State (taxes)	118.694 €	113.832 €	102.637 €	-10%	103.092 €	39.581 €	-39.628 €	-200%	NA	8.378 €	9.187 €	10%	21.695 €	40.545 €	76.238 €	88%
Financial institutions (loan interests)	0 €	0 €	0 €	NA	699 €	26.827 €	28.255 €	5%	NA	0 €	0 €	NA	1.403 €	1.287 €	2.238 €	74%
Shareholders (dividends)	86.000 €	0 €	0 €	NA	0 €	0 €	0 €	NA	NA	0 €	0 €	NA	69.000 €	0 €	0 €	NA
Community (donations, patronage)	0 €	0 €	0 €	NA	0 €	0 €	0 €	NA	NA	0 €	0 €	NA	1.050 €	0 €	0 €	NA
Valor económico retido	299.782 €	493.402 €	365.435,00 €	-26%	2.770.914 €	2.985.357 €	2.070.106 €	-31%	NA	55.080 €	1.020.945 €	1.754%	-101.785 €	-153.558 €	109.484 €	-171%

ECONOMIC PERFORMANCE

ORGANISATION PROFILE

	FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
201-1		
Direct economic value generated (revenues)	3.478.268 €	2.169.149 €
Direct economic value distributed	4.094.719 €	1.843.194 €
Suppliers (FSE)	1.723.674 €	454.349 €
Brokers (comissions)	NR	NA
Employees (staff costs)	2.133.151 €	1.200.406 €
State (taxes)	237.394 €	187.439 €
Financial institutions (loan interests)	NR	NA
Shareholders (dividends)	NR	NR
Community (donations, patronage)	500 €	1.000 €
Valor económico retido	-616.451 €	325.955 €

ECONOMIC PERFORMANCE ORGANISATION PROFILE

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
201-2	2020	2020	2020	2020
Financial implications and other risks and opportunities for the organisation's activities, due to climate changes.	NR	NA	Multicare has not carried out an analysis of the financial implications and other risks and opportunities for its activities due to climate changes.	Fidelidade Assistance has not carried out an analysis of the financial implications and other risks and opportunities for its activities due to climate changes.
	GEP	CAR SERVICE	CARES	SAFEMODE
201-2	2020	2020	2020	2020
Financial implications and other risks and opportunities for the organisation's activities, due to climate changes.	NR	NR	Climate changes have an impact on the organisation in terms of abnormal work flows (arising from storms or other bad weather conditions) giving rise to financial costs which are relevant at staff level, as more people are needed in certain periods of the year.	Safemode has not carried out an analysis of the financial implications and other risks and opportunities for its activities due to climate changes.
			FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
		201-2	2020	2020
		Financial implications and other risks and opportunities for the organisation's activities, due to climate changes.	NR	NA

ECONOMIC PERFORMANCE PRESENCE IN THE MARKET

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
202-1 & 202-2	2020	2020	2020	2020
Ratio between the lowest salary and the local minimum salary by gender	NR	NR	NR	NA
Proportion of top management positions filled by individuals coming from the local community.	Not applicable, as most of the top managers are Portuguese, the concept of "local" being considered as the country, Portugal, and the top management positions include the members of the Executive Committee of Fidelidade and the managers of the units reporting to the committee.		NR	100%
	GEP	CAR SERVICE	CARES	SAFEMODE
202-1 & 202-2	2020	2020	2020	2020
Ratio between the lowest salary and the local minimum salary by gender	NR	NR	NR	NR
Proportion of top management positions filled by individuals coming from the local community.	NR	NR	NR	NR
			FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
		202-1 & 202-2	2020	2020
		Ratio between the lowest salary and the local minimum salary by gender	NR	NR
		Proportion of top management positions filled by individuals coming from the local community.	NR	NR

ECONOMIC PERFORMANCE

RELATIONSHIP WITH STAKEHOLDERS

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
203-1	2020	2020	2020	2020
Investment in infrastructures and provided services	0,00 €	0,00 €	4.437,23 €	2.103,00 €
Insurance offer	It was not possible to ascertain the total of insurances offered. However, we have taken corrective steps to improve the process of collection and consolidation of this indicator.	0,00 €	4.437,23 €	NA
Ex-gratia payments	180.669 €	0,00 €	NR	NA

ECONOMIC PERFORMANCE

RELATIONSHIP WITH STAKEHOLDERS

	GEP	CAR SERVICE	CARES	SAFEMODE
203-1	2020	2020	2020	2020
Investment in infrastructures and provided services	NR	0,00 €	0,00 €	No investments of this nature have been performed since 2014.
Insurance offer	NR	NR	NR	NA
Ex-gratia payments	NR	NR	0,00 €	NA

	FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
203-1	2020	2020
Investimentos em infraestruturas e serviços oferecidos	NR	0,00 €
Insurance offer	NA	NA
Ex-gratia payments	NA	NA

ECONOMIC PERFORMANCE

PROCUREMENT PRACTICES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
204-1	2020	2020	2020	2020
Proportion of spending with local suppliers	74,38%	97,2%	99,67%	99,40%
Direct (of the company) %	61,44%	NA	NA	NA
DPR (negotiation at the DPR) %	38,56%	NA	NA	NA
	GEP	CAR SERVICE	CARES	SAFEMODE
204-1	2020	2020	2020	2020
Proportion of spending with local suppliers	NR	NR	100,00%	99,94%
Direct (of the company) %	NA	NA	NA	NA
DPR (negotiation at the DPR) %	NA	NA	NA	NA
			FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
		204-1	2020	2020
		Proportion of spending with local suppliers	NR	NA
		Direct (of the company) %	NA	NA
		DPR (negotiation at the DPR) %	NA	NA

ECONOMIC PERFORMANCE

FIGHT AGAINST CORRUPTION

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
205-1, 2 & 3	2020	2020	2020	2020
Assessment of corruption risk operations	In the internal audits conducted in 2020, no situation of corruption was identified.	No assessments of this nature were conducted.	No assessments of this nature were conducted.	In 2020, no actions of this nature were performed. Risk associated to the Accounting/Financial and Legal departments, in risk matrixes (DGR - Risk Management Department) - "Fraudulent or negligent actions carried out by internal persons against the institution".
Communication and training on policies and procedures to combat corruption	NR	No training sessions were held on the organisation's anticorruption policies and practices.	NR	No training sessions were held on the organisation's anticorruption policies and practices.
Confirmed cases of corruption and measures taken	0 (zero cases)	NA	NA	NA
	GEP	CAR SERVICE	CARES	SAFEMODE
205-1, 2 & 3	2020	2020	2020	2020
Assessment of corruption risk operations	Risk operations were assessed through an annual financial audit, an annual quality audit and an audit performed by the Auditing Department itself.	0% No assessments of this nature were conducted.	No situations of corruption were identified. However, compliance measures were taken in order to create additional controls for the activity.	No assessments of this nature were conducted.
Communication and training on policies and procedures to combat corruption	Not reported	0% No training sessions were held on the organisation's anticorruption policies and practices.	Not reported	No training sessions were held on the organisation's anticorruption policies and practices.
Confirmed cases of corruption and measures taken	NA	NA	Not reported	NA

ECONOMIC PERFORMANCE

FIGHT AGAINST CORRUPTION

205-1, 2 & 3	FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
	2020	2020
Assessment of corruption risk operations	No assessments of this nature were conducted.	All the entities that have business relationships with the Managing Company and the Funds managed by it go through an assessment process entitled "KYC", Know Your Customer/Client in order to scrutinise the origin of the funds and contribute to the fight against money laundering and terrorist financing (over 50 companies were assessed in 2020).
Communication and training on policies and procedures to combat corruption	NR	<ul style="list-style-type: none"> a. All employees receive training in policies and procedures as they enter the company and update training sessions are conducted every year. b. Training in the the fight against money laundering and terrorist financing provided to all employees and to all organic units, including the Management of the Managing Company. c. All the partners that have business relationships with the Managing Company must go through the Know Your Customer/ Client assessment process, which the partners themselves request to the SGOIC, thus maintaining a transparent relationship. d. & e. 100% of the management bodies and employees.
Confirmed cases of corruption and measures taken	Zero Cases	NA

ECONOMIC PERFORMANCE

FIGHT AGAINST CORRUPTION

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
206-1	2020	2020	2020	2020
Legal proceedings for unfair competition, anti-trust and monopoly practices.	No lawsuits were brought for unfair competition, anti-trust and monopoly practices or for the results thereof.	No lawsuits were brought for unfair competition, anti-trust and monopoly practices or for the results thereof.	No lawsuits were brought for unfair competition, anti-trust and monopoly practices or for the results thereof.	No lawsuits were brought for unfair competition, anti-trust and monopoly practices or for the results thereof.
206-1	GEP	CAR SERVICE	CARES	SAFEMODE
	2020	2020	2020	2020
Legal proceedings for unfair competition, anti-trust and monopoly practices.	No lawsuits were brought for unfair competition, anti-trust and monopoly practices or for the results thereof.	No lawsuits were brought for unfair competition, anti-trust and monopoly practices or for the results thereof.	Not reported	No lawsuits were brought for unfair competition, anti-trust and monopoly practices or for the results thereof.
		206-1	FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
			2020	2020
		Legal proceedings for unfair competition, anti-trust and monopoly practices.	Zero Cases	NA

ENVIRONMENTAL PERFORMANCE ENERGY

302-1	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Total Energy Consumption	41.696,90	43.045,92	35.260,96	-18%	654,96	849,16	555,45	-35%	1.942,66	1.929,78	1.813,78	-6%	1.942,66	1.929,78	949,61	-51%
Electricity (GJ)	28.036,55	28.035,90	24.301,03	-13%	239,23	381,65	333,00	-13%	1.301,24	1.335,65	1.331,66	0%	1.301,24	1.335,65	725,33	-46%
Diesel (GJ)	13.613,03	14.866,68	10.452,54	-30%	415,74	467,51	222,46	-52%	641,42	589,56	461,53	-22%	641,42	589,56	224,28	-62%
Petrol (GJ)	47,32	143,34	507,39	254%	0,00	0,00	0,00	NA	0,00	4,57	20,59	351%	0,00	4,57	0,00	-100%

302-1	GEP				CAR SERVICE				CARES				SAFEMODE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Total Energy Consumption	2.766,60	2.697,97	1.529,30	-43%	2.387,62	3.280,88	2.760,83	-17%	0,00	8.117,76	5.428,83	-33%	701,63	1.260,74	1.147,75	-9%
Electricity (GJ)	89,49	78,08	76,85	-2%	2.387,62	2.583,71	2.402,94	-7%	NA	383,67	400,26	4%	513,94	544,02	494,06	-9%
Diesel (GJ)	2.677,11	2.619,88	1.451,22	-45%	0,00	697,17	354,34	-54%	NA	7.734,09	5.022,63	-35%	187,69	716,72	653,69	-9%
Petrol (GJ)	0,00	0,00	1,23	NA	0,00	0,00	3,56	NA	NA	0,00	5,94	NA	0,00	0,00	0,00	NA

302-1	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
Total Energy Consumption	0,00	274,26	539,26	97%	0,00	177,27	158,96	-10%
Electricity (GJ)	NA	268,07	139,49	-48%	NA	67,02	55,79	-17%
Diesel (GJ)	NA	5,88	392,06	6.573%	NA	110,25	103,17	-6%
Petrol (GJ)	NA	0,32	7,71	2.313%	NA	0,00	0,00	NA

ENVIRONMENTAL PERFORMANCE EMISSIONS

305-1 - 3	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Total emissions	5.281,06	4.183,13	2.306,76	-45%	64,23	62,57	34,54	-45%	247,42	206,72	108,96	-47%	247,42	206,72	56,15	-73%
Scope 1 (tCO2eq)	1.002,09	1.101,06	803,81	-27%	30,50	34,30	16,32	-52%	47,05	43,58	35,36	-19%	47,05	43,58	16,45	-62%
Scope 2 (tCO2eq)	3.184,10	1.954,02	1.329,87	-32%	27,17	26,60	18,22	-31%	147,78	93,09	72,88	-22%	147,78	93,09	39,69	-57%
Scope 3 (tCO2eq)	1.094,87	1.128,04	173,07	-85%	6,57	1,67	0,00	-100%	52,59	70,05	0,73	-99%	52,59	70,05	0,00	-100%

305-1 - 3	GEP				CAR SERVICE				CARES				SAFEMODE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Total emissions	222,25	230,17	127,21	-45%	271,42	231,25	157,77	-33%	0,00	594,11	390,79	-34%	80,44	95,28	75,56	-21%
Scope 1 (tCO2eq)	196,39	192,19	106,55	-45%	0,00	51,14	26,25	-53%	NA	567,37	368,89	-35%	13,77	52,58	47,95	-9%
Scope 2 (tCO2eq)	10,16	5,44	4,21	-23%	271,16	180,08	131,50	-27%	NA	26,74	21,90	-18%	58,37	37,92	27,04	-29%
Scope 3 (tCO2eq)	15,69	32,54	16,45	-49%	0,26	0,03	0,02	-41%	NA	0,00	0,00	NA	8,30	4,79	0,57	-88%

305-1 - 3	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
Total emissions	0,00	35,00	55,34	58%	0,00	13,37	10,62	-21%
Scope 1 (tCO2eq)	NA	0,45	29,32	6.354%	NA	8,09	7,57	-6%
Scope 2 (tCO2eq)	NA	18,68	7,63	-59%	NA	4,67	3,05	-35%
Scope 3 (tCO2eq)	NA	15,87	18,38	16%	NA	0,61	0,00	-100%

SOCIAL PERFORMANCE

EMPLOYMENT

401-1	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Number of admissions per age range	109	173	174	1%	5	7	4	-43%	19	21	12	-43%	68	64	69	8%
18-29	70	120	111	-8%	4	6	3	-50%	10	14	6	-57%	38	33	41	24%
30-39	31	30	37	23%	0	1	1	0%	9	5	3	-40%	19	20	16	-20%
40-49	8	20	23	15%	1	0	0	NA	0	2	3	50%	11	9	9	0%
50 or older	0	3	3	0%	0	0	0	NA	0	0	0	NA	0	2	3	50%
Rate of new admissions per age range	4%	7%	7%	-4%	6%	9%	5%	-42%	7%	8%	5%	-41%	38%	36%	40%	11%
18-29	3%	5%	4%	-11%	5%	8%	4%	-49%	4%	5%	2%	-56%	21%	19%	24%	28%
30-39	1%	1%	1%	18%	0%	1%	1%	1%	4%	2%	1%	-38%	11%	11%	9%	-18%
40-49	0%	1%	1%	10%	1%	0%	0%	NA	0%	1%	1%	55%	6%	5%	5%	3%
50 or older	0%	0%	0%	-4%	0%	0%	0%	NA	0%	0%	0%	NA	0%	1%	2%	54%
Number of admissions by gender	109	173	174	1%	5	7	4	-43%	19	21	12	-43%	68	64	69	8%
Male	48	63	72	14%	3	2	2	0%	5	6	3	-50%	32	22	32	45%
Female	61	110	102	-7%	2	5	2	-60%	14	15	9	-40%	36	42	37	-12%
Rate of admissions by gender	4%	7%	7%	-4%	6%	9%	5%	-42%	7%	8%	5%	-41%	38%	36%	40%	11%
Male	2%	3%	3%	10%	4%	3%	3%	1%	2%	2%	1%	-48%	18%	12%	18%	50%
Female	3%	4%	4%	-11%	3%	7%	3%	-59%	5%	6%	3%	-38%	20%	24%	21%	-9%

SOCIAL PERFORMANCE

EMPLOYMENT

(continuation)

	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
401-1	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Number of departures per age range	134	145	87	-40%	1	4	4	0%	4	6	7	17%	52	52	73	40%
18-29	11	27	26	-4%	0	2	2	0%	2	3	3	0%	26	25	44	76%
30-39	7	16	18	13%	1	1	1	0%	2	2	3	50%	13	18	16	-11%
40-49	15	9	5	-44%	0	0	0	NA	0	0	1	NA	11	6	9	50%
50 or older	101	93	38	-59%	0	1	1	0%	0	1	0	-100%	2	3	4	33%
Rate of departures per age range	5%	6%	3%	-42%	1%	5%	5%	1%	2%	2%	3%	20%	29%	29%	42%	44%
18-29	0%	1%	1%	-8%	0%	3%	3%	1%	1%	1%	1%	3%	15%	14%	25%	81%
30-39	0%	1%	1%	8%	1%	1%	1%	1%	1%	1%	1%	55%	7%	10%	9%	-9%
40-49	1%	0%	0%	-47%	0%	0%	0%	NA	0%	0%	0%	NA	6%	3%	5%	54%
50 or older	4%	4%	1%	-61%	0%	1%	1%	1%	0%	0%	0%	-100%	1%	2%	2%	37%
Number of departures by gender	134	145	87	-40%	1	4	4	0%	4	6	7	17%	52	52	73	40%
Male	77	80	47	-41%	0	4	2	-50%	4	1	5	400%	24	15	33	120%
Female	57	65	40	-38%	1	0	2	NA	0	5	2	-60%	28	37	40	8%
Rate of departures by gender	5%	6%	2%	-69%	1%	5%	5%	1%	2%	2%	3%	20%	29%	29%	42%	44%
Male	3%	3%	2%	-44%	0%	5%	3%	-49%	2%	0%	2%	415%	13%	8%	19%	126%
Female	2%	3%	2%	-41%	1%	0%	3%	NA	0%	2%	1%	-59%	16%	21%	23%	11%

SOCIAL PERFORMANCE EMPLOYMENT

(continuation)

	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
401-1	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Turnover rate by age range	10%	13%	10%	-21%	8%	15%	11%	-26%	9%	10%	7%	-27%	67%	65%	82%	26%
18-29	3%	6%	5%	-11%	5%	11%	7%	-37%	5%	6%	3%	-45%	36%	33%	49%	51%
30-39	2%	2%	2%	15%	1%	3%	3%	1%	4%	3%	2%	-12%	18%	21%	18%	-13%
40-49	1%	1%	1%	-7%	1%	0%	0%	NA	0%	1%	2%	106%	12%	8%	10%	23%
50 or older	4%	4%	2%	-59%	0%	1%	1%	1%	0%	0%	0%	-100%	1%	3%	4%	44%
Turnover rate by gender	10%	13%	10%	-21%	8%	15%	11%	-26%	9%	10%	7%	-27%	67%	65%	82%	26%
Male	5%	6%	5%	-20%	4%	8%	5%	-32%	4%	3%	3%	18%	31%	21%	38%	81%
Female	5%	7%	5%	-22%	4%	7%	5%	-19%	5%	7%	4%	-43%	36%	44%	45%	0%

SOCIAL PERFORMANCE

EMPLOYMENT

401-1	GEP				CAR SERVICE				CARES				SAFEMODE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Number of admissions per age range	4	5	3	-40%	4	3	1	-67%	NA	0	5	NA	3	7	2	-71%
18-29	0	2	0	-100%	1	2	1	-50%	NA	0	4	NA	1	5	0	-100%
30-39	2	1	1	0%	3	1	0	-100%	NA	0	0	NA	0	2	2	0%
40-49	1	1	2	100%	0	0	0	NA	NA	0	0	NA	2	0	0	NA
50 or older	1	1	0	-100%	0	0	0	NA	NA	0	1	NA	0	0	0	NA
Rate of new admissions per age range	7%	9%	5%	-41%	15%	11%	4%	-64%	NA	0%	9%	NA	7%	15%	4%	-72%
18-29	0%	4%	0%	-100%	4%	7%	4%	-46%	NA	0%	8%	NA	2%	11%	0%	-100%
30-39	4%	2%	2%	-2%	12%	4%	0%	-100%	NA	0%	0%	NA	0%	4%	4%	-2%
40-49	2%	2%	3%	97%	0%	0%	0%	NA	NA	0%	0%	NA	5%	0%	0%	NA
50 or older	2%	2%	0%	-100%	0%	0%	0%	NA	NA	0%	2%	NA	0%	0%	0%	NA
Number of admissions by gender	4	5	3	-40%	4	3	1	-67%	NA	0	5	NA	3	7	2	-71%
Male	2	4	3	-25%	4	0	0	NA	NA	0	1	NA	2	4	1	-75%
Female	2	1	0	-100%	0	3	1	-67%	NA	0	4	NA	1	3	1	-67%
Rate of admissions by gender	7%	9%	5%	-41%	15%	11%	4%	-64%	NA	0%	9%	NA	7%	15%	4%	-72%
Male	4%	7%	5%	-26%	15%	0%	0%	NA	NA	0%	2%	NA	5%	9%	2%	-76%
Female	4%	2%	0%	-100%	0%	11%	4%	-64%	NA	0%	8%	NA	2%	6%	2%	-67%

SOCIAL PERFORMANCE

EMPLOYMENT

(continuation)	GEP				CAR SERVICE				CARES				SAFEMODE			
401-1	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Number of departures per age range	3	3	1	-67%	1	1	3	200%	NA	3	3	0%	0	2	0	-100%
18-29	0	0	0	NA	0	1	0	-100%	NA	1	1	0%	0	1	0	-100%
30-39	0	0	0	NA	1	0	1	NA	NA	0	1	NA	0	1	0	-100%
40-49	0	1	0	-100%	0	0	1	NA	NA	2	0	-100%	0	0	0	NA
50 or older	3	2	1	-50%	0	0	1	NA	NA	0	1	NA	0	0	0	NA
Rate of departures per age range	5%	5%	2%	-67%	4%	4%	12%	223%	NA	6%	6%	-4%	0%	4%	0%	-100%
18-29	0%	0%	0%	NA	0%	4%	0%	-100%	NA	2%	2%	-4%	0%	2%	0%	-100%
30-39	0%	0%	0%	NA	4%	0%	4%	NA	NA	0%	2%	NA	0%	2%	0%	-100%
40-49	0%	2%	0%	-100%	0%	0%	4%	NA	NA	4%	0%	-100%	0%	0%	0%	NA
50 or older	5%	4%	2%	-51%	0%	0%	4%	NA	NA	0%	2%	NA	0%	0%	0%	NA
Number of departures by gender	3	3	1	-67%	1	1	3	200%	NA	3	3	0%	0	2	0	-100%
Male	3	2	1	-50%	1	0	2	NA	NA	0	3	NA	0	1	0	-100%
Female	0	1	0	-100%	0	1	1	0%	NA	3	0	-100%	0	1	0	-100%
Rate of departures by gender	5%	5%	2%	-67%	4%	4%	12%	223%	NA	6%	6%	-4%	0%	4%	0%	-100%
Male	5%	4%	2%	-51%	4%	0%	8%	NA	NA	0%	6%	NA	0%	2%	0%	-100%
Female	0%	2%	0%	-100%	0%	4%	4%	8%	NA	6%	0%	-100%	0%	2%	0%	-100%

SOCIAL PERFORMANCE EMPLOYMENT

(continuation)

	GEP				CAR SERVICE				CARES				SAFEMODE			
401-1	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Turnover rate by age range	13%	14%	7%	-51%	19%	14%	15%	8%	NA	6%	15%	157%	7%	19%	4%	-78%
18-29	0%	4%	0%	-100%	4%	11%	4%	-64%	NA	2%	9%	381%	2%	13%	0%	-100%
30-39	4%	2%	2%	-2%	15%	4%	4%	8%	NA	0%	2%	NA	0%	6%	4%	-35%
40-49	2%	4%	3%	-2%	0%	0%	4%	NA	NA	4%	0%	-100%	5%	0%	0%	NA
50 or older	7%	5%	2%	-67%	0%	0%	4%	NA	NA	0%	4%	NA	0%	0%	0%	NA
Turnover rate by gender	13%	14%	7%	-51%	19%	14%	15%	8%	NA	6%	15%	157%	7%	19%	4%	-78%
Male	9%	11%	7%	-34%	19%	0%	8%	NA	NA	0%	8%	NA	5%	11%	2%	-80%
Female	4%	4%	0%	-100%	0%	14%	8%	-46%	NA	6%	8%	28%	2%	9%	2%	-76%

SOCIAL PERFORMANCE

EMPLOYMENT

401-1	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
Number of admissions per age range	1	4	6	50%	NA	6	3	-50%
18-29	0	2	4	100%	NA	2	2	0%
30-39	1	2	1	-50%	NA	3	0	-100%
40-49	0	0	1	NA	NA	1	1	0%
50 or older	0	0	0	NA	NA	0	0	NA
Rate of new admissions per age range	3%	11%	15%	32%	NA	67%	27%	-59%
18-29	0%	6%	10%	76%	NA	22%	18%	-18%
30-39	3%	6%	2%	-56%	NA	33%	0%	-100%
40-49	0%	0%	2%	NA	NA	11%	9%	-18%
50 or older	0%	0%	0%	NA	NA	0%	0%	NA
Number of admissions by gender	1	4	6	50%	NA	6	3	-50%
Male	0	2	3	50%	NA	1	1	0%
Female	1	2	3	50%	NA	5	2	-60%
Rate of admissions by gender	3%	11%	15%	32%	NA	67%	27%	-59%
Male	0%	6%	7%	32%	NA	11%	9%	-18%
Female	3%	6%	7%	32%	NA	56%	18%	-67%

(continuation)

401-1	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
Number of departures per age range	8	7	2	-71%	NA	4	1	-75%
18-29	0	1	2	100%	NA	3	1	-67%
30-39	0	3	0	-100%	NA	1	0	-100%
40-49	0	1	0	-100%	NA	0	0	NA
50 or older	8	2	0	-100%	NA	0	0	NA
Rate of departures per age range	21%	19%	5%	-75%	NA	44%	9%	-80%
18-29	0%	3%	5%	76%	NA	33%	9%	-73%
30-39	0%	8%	0%	-100%	NA	11%	0%	-100%
40-49	0%	3%	0%	-100%	NA	0%	0%	NA
50 or older	21%	6%	0%	-100%	NA	0%	0%	NA
Number of departures by gender	8	7	2	-71%	NA	4	1	-75%
Male	2	4	1	-75%	NA	3	0	-100%
Female	6	3	1	-67%	NA	1	1	0%
Rate of departures by gender	21%	19%	2%	-87%	NA	44%	9%	-80%
Male	5%	11%	2%	-78%	NA	33%	0%	-100%
Female	15%	8%	2%	-71%	NA	11%	9%	-18%

SOCIAL PERFORMANCE EMPLOYMENT

(continuation)

401-1	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
Turnover rate by age range	23%	31%	20%	-36%	NA	111%	36%	-67%
18-29	0%	8%	15%	76%	NA	56%	27%	-51%
30-39	3%	14%	2%	-82%	NA	44%	0%	-100%
40-49	0%	3%	2%	-12%	NA	11%	9%	-18%
50 or older	21%	6%	0%	-100%	NA	0%	0%	NA
Turnover rate by gender	23%	31%	20%	-36%	NA	111%	36%	-67%
Male	5%	17%	10%	-41%	NA	44%	9%	-80%
Female	18%	14%	10%	-30%	NA	67%	27%	-59%

SOCIAL PERFORMANCE OCCUPATIONAL HEALTH AND SAFETY

<p>403-1 TO 8</p>	
<p>Occupational health and safety management system</p>	<p>Within the scope of safety, a management system is in place which, not following any formal rule, is based on the one hand on the obligations stemming from the Portuguese legal Framework and on quality good practices existing at Safemode (certified by the ISO 9001), which we try to transpose into the safety activities of the Fidelidade universe.</p>
<p>Identification of hazards, risk assessment and investigation of incidents</p>	<p>The activity carried out in the field of Occupational Health and Safety aims at preventing professional risks and the promotion of people's safety and wellbeing.</p> <p>Fidelidade identifies hazards and assesses risks, in the course of which it makes the most adequate recommendations, which it ranks in order to carry out the planning for their implementation in function of their importance.</p> <p>Assessments are performed by senior occupational safety professionals, with valid professional aptitude certificates, complemented, within the scope of their technical and scientific updating, with other specialised training within the scope of Occupational Safety. These elements integrate Fidelidade's Internal Occupational Safety Services team. The scope of the work includes the risk assessment of workstations and general work spaces, which include the assessment of indoor air quality, thermal environment, illuminance and, where applicable, the assessment of radon gas exposure.</p> <p>Risk assessment is carried out in all spaces where employees work, namely central buildings (8) and commercial service counters (142), spread across mainland and the autonomous regions of Madeira and Azores, every two years, seeking to eradicate risks at their source or minimise them. Priority is given to measures that have an impact on collective protection.</p> <p>Following the risk assessments, action plans are prepared, which define priorities for action, those responsible for carrying out the defined recommendations and implementation deadlines, resorting to specialised technicians in certain fields, such as lighting, HVAC, whenever necessary.</p> <p>Apart from regular assessments, punctual and follow-up assessments are carried out whenever there are changes in workspaces/equipment/working conditions, by indication of occupational medicine or by complaints from employees.</p> <p>In 2020, due to the pandemic caused by the SARS-CoV-2 virus, a specific assessment was carried out for this biological risk, following which several prevention measures were taken, considering the characteristics of the buildings and workspaces. All guidelines issued by the authorities were complied with, namely the health authority - DGS. Among these, we refer namely: preparation of the contingency plan, identification of isolation rooms in each building, adoption of teleworking for most workers, availability of equipment (computer equipment, chairs, and others), placement of polycarbonate partitions between workstations, as preparation for the progressive return of workers, teleworking/in-person working shifts of teams, while it was possible, definition of circulation flows and waiting areas, reorganisation of spaces, namely of cafeterias and pantries (the pantries were off limits) in order to ensure social distancing, availability of collective hand sanitiser dispensers and individual sanitisation kits, availability of individual protection masks (surgical and FFP2 masks sent to the employees' homes, to the buildings and to the service counters, whenever necessary or requested). All these situations were duly complemented with the signalling of locations and communication to employees.</p>
<p>Healthcare services at work</p>	<p>The activity developed in the area of Occupational Health and Safety aims at preventing occupational risks and promoting the health of all workers, by integrating professionals with appropriate training, namely doctors specialised in occupational medicine, senior occupational health and safety professionals and nursing professionals.</p> <p>In this context, the activity incorporates an integrated and sequential involvement of the following aspects:</p> <ol style="list-style-type: none"> 1) Identification of occupational risks; 2) Planning and organisation of occupational risk prevention; 3) Elimination of risk factors and accidents; 4) Assessment and monitoring of occupational risks; 5) Information, training, consultation and involvement of workers and their representatives; 6) Performance of periodic clinical assessments, going far beyond the legislation in force and ensuring the necessary fitness of the professional to carry out their duties, complemented by regular visits to workplaces and by continuous interaction between healthcare professionals and occupational health and safety professionals. <p>This activity implies a cross-sectional and vertical intervention, from the technical processes to the organisation of work and the conditions in which it is carried out, including the hierarchical component of the company and all levels of the company. This implies the attribution and acceptance by those responsible at each hierarchical level of the obligation to include risk prevention in any activity they carry out or request to be carried out and in all decisions to be adopted.</p> <p>Access to personal data regarding workers' health is restricted to the occupational doctor, which is ensured by the clinical profile of computer access to the occupational healthcare services management platform.</p> <p>The clinical data provided by occupational medicine to the occupational safety team and/or to the People and Organisation Department is expressed always in aggregated and anonymised values, thus ensuring the confidentiality of workers, and always with the purpose of promoting the health and wellbeing of the workers in the organisation.</p>

SOCIAL PERFORMANCE OCCUPATIONAL HEALTH AND SAFETY

(continuation)

<p>Workers' participation, consultation and communication to workers regarding occupational health and safety</p>	<p>For the Organisation/Group, the health and wellbeing of its employees is a "Greater Good". Therefore, it endeavours to promote and facilitate it. Thus, in the context of Occupational Medicine, and only as an example, we can mention:</p> <ul style="list-style-type: none"> • The concern to ensure, at the workplaces with the highest number of employees, the existence of Medical Offices, where as regularly as possible a doctor and a nurse are present; • The creation of a new procedure to enhance the coordination between Occupational Doctors and Occupational Injuries Doctors in order to ensure the best follow-up to employees and their return to work in case of a claim; • The regular dissemination of the Online Occupational Medicine Portal - My Safemode, through Be Fidelidade to remind/encourage employees to sign up and gain access to their healthcare data; <p>The available features include:</p> <ul style="list-style-type: none"> - Access to their Advice Letter; - Consultation of their Fitness Sheet; - Consultation of the detailed history of the medical acts they have performed within the scope of Occupational Medicine; - Consultation of their biometric data and other useful information to manage their health; - View, or share with the treating doctor, the results of clinical tests, imaging tests or those of other specialties included in the tests record; - Track the scheduling and dates of tests and appointments within the scope of Occupational Medicine.
<p>Training of workers in occupational health and safety</p>	<p>At the beginning of the year, training and information sessions were held within the scope of fire safety. These actions included theoretical sessions, (which covered 110 employees) and practical sessions, in partnership with the National Firefighter School (which covered, at least, 110 employees). The theoretical sessions were carried out by professionals from Fidelidade's internal services, in cooperation with specific fire safety training professionals from Safemode's MAP functional area.</p> <p>Information was provided to the employees, within the scope of Covid-19, through the intranet regarding the contingency plan and the precautions to be observed individually to limit/prevent the spread/contamination by the virus: hand sanitisation, respiratory etiquette, social distancing, how to provide care to a relative at home, a suspected or confirmed case, information regarding the precautions to be taken in daily life and the precautions and rules to be observed when returning to in-person work, resorting to infographic or multimedia contents. This information was provided through Safetips BE Fidelidade and the Safety Portal. The training and information covered good ergonomic practices of teleworking, best practices to approach physical exercise issues, as well as some of the psychological risks that were experienced, such as loneliness and isolation.</p> <p>Between March and June, three consultations/surveys were carried out among employees to assess how they felt about teleworking and returning to the company's facilities.</p>
<p>Promotion of workers' health</p>	<p>Apart from admission, periodic and occasional tests, workers are also regularly invited to take part in several surveys that seek to provide an exact and detailed knowledge of their reality, in terms of physical and mental health, and of the trends that may be emerging, in order to outline prompt and effective interventions in the prevention of possible dangers and risks and possible health conditions.</p> <p>Simultaneously, and in coordination with the DGS national health plans arising from the periodical "Health Portraits" of the Portuguese promoted by said General Directorate, initiatives are also promoted directed at specific healthcare issues (high blood pressure, diabetes, obesity, smoking, etc.) which, although not constituting specific risks of the company's activity, constitute a general public health issue, and its approach is essential for the promotion of the best possible physical and psychological wellbeing of Fidelidade's working population.</p> <p>The approach to these topics is made through regular awareness-raising campaigns, informative leaflets addressing specific subjects, tutorial films, the newsletter "Be Fidelidade Para que a Vida Não Pare", dissemination of safetips, preparation and communication of contents on multiple health situations, and has also included multiple support and contact initiatives (for example, the COVID-19 assistance), the creation of the Multicare Medicina Online service and the symptom assessor, the creation of a psychological support programme within the scope of Fidelidade's social responsibility programme NÓS (a programme which supports employees' personal life and the new reality that confinement has imposed on people and their families) or the Multicare health insurance.</p> <p>Access to personal data regarding workers' health is restricted to the occupational doctor, which is ensured by the clinical profile of computer access to the occupational healthcare services management platform.</p> <p>The clinical data provided by occupational medicine to the occupational safety team and/or to the People and Organisation Department is expressed always in aggregated and anonymised values, thus ensuring the confidentiality of workers, and always with the purpose of promoting the health and wellbeing of the workers in the organisation.</p>

SOCIAL PERFORMANCE

OCCUPATIONAL HEALTH AND SAFETY

(continuation)

<p>Prevention and mitigation of occupational health and safety impacts directly linked to business relationships</p>	<p>In 2020, the Fidelidade Group kept its relationships with customers and suppliers, applying the criteria defined by the DGS and in the Internal Contingency Plan regarding the pandemic caused by the SARS-CoV-2 virus.</p> <p>Within this scope, we highlight: meetings with customers and suppliers through IT tools (teams); the reduced and careful in-person service, limited to a small number of people in the assistance areas, with previous telephone scheduling.</p> <p>These measures also include the placement of hand sanitiser dispensers, signs regarding the general rules of protection and hand sanitisation, sanitisation of workstations between each assistance and the placement of acrylic partitions in customer care areas, teleworking/in-person working shifts for teams providing customer service, for their own and the customers' protection.</p>
<p>Workers covered by an occupational health and safety management system</p>	<p>The occupational health management system covers all employees under an employment contract.</p>
<p>Number of external workers covered by the occupational health and safety management system % Number of external workers covered by the occupational health and safety management system</p>	<p>The occupational health management system does not cover external workers</p>
<p>Number of external workers covered by the occupational health and safety management system that has been internally audited % Number of external workers covered by the occupational health and safety management system that has been internally audited</p>	<p>The occupational health management system does not cover external workers</p>
<p>Number of external workers covered by the occupational health and safety management system that has been internally audited or certified by an external body % Number of external workers covered by the occupational health and safety management system that has been internally audited or certified by an external body</p>	<p>The occupational health management system does not cover external workers</p>

SOCIAL PERFORMANCE

OCCUPATIONAL HEALTH AND SAFETY

403-9	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Absenteeism rate	5%	5%	4%	-25%	7%	5%	2%	-67%	6%	9%	6%	-30%	7%	14%	8%	-47%
Male	3%	3%	2%	-32%	4%	2%	2%	-5%	5%	7%	3%	-59%	1%	5%	3%	-30%
Female	6%	6%	5%	-23%	9%	7%	2%	-75%	6%	10%	8%	-21%	11%	24%	11%	-52%
Total occupational accidents	59	64	6	-91%	3	0	0	NA	3	8	0	-100%	2	10	0	-100%
Male	17	19	3	-84%	1	0	0	NA	1	1	0	-100%	0	3	0	-100%
Female	42	45	3	-93%	2	0	0	NA	2	7	0	-100%	2	7	0	-100%
Rate of occupational accidents	3%	4%	0%	-91%	5%	0%	0%	NA	2%	4%	0%	-100%	1%	10%	0%	-100%
Male	2%	2%	0%	-85%	5%	0%	0%	NA	2%	2%	0%	-100%	0%	6%	0%	-100%
Female	4%	4%	0%	-94%	6%	0%	0%	NA	2%	5%	0%	-100%	2%	13%	0%	-100%
Total lost working days due to occupational accidents	1.246	929	236	-75%	0	0	0	NA	52	166	0	-100%	2	10	0	-100%
Male	277	257	164	-36%	0	0	0	NA	7	0	0	NA	0	3	0	-100%
Female	969	672	72	-89%	0	0	0	NA	45	166	0	-100%	2	7	0	-100%
Rate of lost working days due to occupational accidents	0%	0%	0%	-76%	0%	0%	0%	NA	0%	0%	0%	-100%	0%	2%	0%	-100%
Male	0%	0%	0%	-39%	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	-100%
Female	0%	0%	0%	-90%	0%	0%	0%	NA	0%	1%	0%	-100%	1%	3%	0%	-100%

SOCIAL PERFORMANCE

OCCUPATIONAL HEALTH AND SAFETY

(continuation)

403-9	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Occupational accidents with serious consequences	NA	NA	2	NA	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA
Male	NA	NA	1	NA	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA
Female	NA	NA	1	NA	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA
Rate of occupational accidents with serious consequences	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA
Male	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA
Female	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA
Number of deaths caused by occupational accidents	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Male	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Rate of deaths caused by occupational accidents	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA
Male	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA
Female	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA

SOCIAL PERFORMANCE

OCCUPATIONAL HEALTH AND SAFETY

403-9	GEP				CAR SERVICE				CARES				SAFEMODE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Absenteeism rate	3%	5%	4%	-23%	4%	6%	9%	57%	NA	6%	7%	24%	2%	2%	3%	31%
Male	3%	4%	5%	4%	4%	9%	8%	-7%	NA	3%	8%	154%	2%	3%	1%	-55%
Female	2%	9%	2%	-74%	4%	1%	11%	726%	NA	9%	7%	-25%	3%	2%	5%	213%
Total occupational accidents	0	3	0	-100%	1	5	1	-100%	NA	5	1	-80%	0	2	0	-100%
Male	0	2	0	-100%	1	3	1	-100%	NA	3	1	-67%	0	0	0	NA
Female	0	1	0	-100%	0	2	0	-100%	NA	2	0	-100%	0	2	0	-100%
Rate of occupational accidents	0%	6%	0%	-100%	4%	22%	5%	-79%	NA	11%	2%	-78%	0%	5%	0%	-100%
Male	0%	5%	0%	-100%	6%	22%	7%	-68%	NA	12%	5%	-60%	0%	0%	0%	NA
Female	0%	10%	0%	-100%	0%	23%	0%	-100%	NA	10%	0%	-100%	0%	11%	0%	-100%
Total lost working days due to occupational accidents	0	22	0	-100%	113	295	130	-56%	NA	93	20	-78%	0	26	0	-100%
Male	0	22	0	-100%	113	295	130	-56%	NA	42	20	-52%	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA	NA	51	0	-100%	0	26	0	-100%
Rate of lost working days due to occupational accidents	0%	0%	0%	-100%	2%	5%	2%	-55%	NA	1%	0%	-77%	0%	0%	0%	-100%
Male	0%	0%	0%	-100%	3%	9%	4%	-57%	NA	1%	0%	-43%	0%	0%	0%	NA
Female	0%	0%	0%	NA	0%	0%	0%	NA	NA	1%	0%	-100%	0%	1%	0%	-100%

SOCIAL PERFORMANCE

OCCUPATIONAL HEALTH AND SAFETY

(continuation)

403-9	GEP				CAR SERVICE				CARES				SAFEMODE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Occupational accidents with serious consequences	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA
Male	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA
Female	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA	NA	NA	0	NA
Rate of occupational accidents with serious consequences	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA
Male	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA
Female	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA	NA	NA	0%	NA
Number of deaths caused by occupational accidents	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Male	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA	0	0	0	NA	0	0	0	NA
Rate of deaths caused by occupational accidents	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA
Male	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA
Female	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA	0%	0%	0%	NA

SOCIAL PERFORMANCE

OCCUPATIONAL HEALTH AND SAFETY

403-9	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
Absenteeism rate	6%	6%	4%	-37%	NA	1%	10%	814%
Male	3%	4%	3%	-7%	NA	1%	0%	-100%
Female	11%	9%	4%	-53%	NA	1%	15%	949%
Total occupational accidents	0	0	0	NA	NA	0	0	NA
Male	0	0	0	NA	NA	0	0	NA
Female	0	0	0	NA	NA	0	0	NA
Rate of occupational accidents	0%	0%	0%	NA	NA	0%	0%	NA
Male	0%	0%	0%	NA	NA	0%	0%	NA
Female	0%	0%	0%	NA	NA	0%	0%	NA
Total lost working days due to occupational accidents	0	0	0	NA	NA	0	0	NA
Male	0	0	0	NA	NA	0	0	NA
Female	0	0	0	NA	NA	0	0	NA
Rate of lost working days due to occupational accidents	0%	0%	0%	NA	NA	0%	0%	NA
Male	0%	0%	0%	NA	NA	0	0	NA
Female	0%	0%	0%	NA	NA	0	0	NA

(continuation)

403-9	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
Occupational accidents with serious consequences	NA	NA	0	NA	NA	NA	0	NA
Male	NA	NA	0	NA	NA	NA	0	NA
Female	NA	NA	0	NA	NA	NA	0	NA
Rate of occupational accidents with serious consequences	NA	NA	0%	NA	NA	NA	0%	NA
Male	NA	NA	0%	NA	NA	NA	0%	NA
Female	NA	NA	0%	NA	NA	NA	0%	NA
Number of deaths caused by occupational accidents	0	0	0	NA	0	0	0	NA
Male	0	0	0	NA	0	0	0	NA
Female	0	0	0	NA	0	0	0	NA
Rate of deaths caused by occupational accidents	0%	0%	0%	NA	0%	0%	0%	NA
Male	0%	0%	0%	NA	0%	0%	0%	NA
Female	0%	0%	0%	NA	0%	0%	0%	NA

SOCIAL PERFORMANCE

OCCUPATIONAL HEALTH AND SAFETY

403-10	ALL COMPANIES			
	2018	2019	2020	19-20
Occupational	The occupational risks within Fidelidade involve, essentially, musculoskeletal pathologies resulting from inadequate postures and, currently, the psychological risks that the context of confinement is inflicting on the entire population in general. The intervention in the sense of providing the best ergonomic measures in the workplaces and also within the scope of work at home (teleworking), involving namely the provision of laptops, screens, furniture and headsets, has prevented the appearance of occupational illnesses. Fidelidade is thrilled by the almost non-existence of occupational illnesses or accidents among its workers, whose health problems are restricted to aspects not related to the work activity, but regarding which the occupational health area does not fail to pay particular attention.			
Number of occupational illnesses	0	0	0	NA
Male	0	0	0	NA
Female	0	0	0	NA
Rate of occupational illnesses	0%	0%	0%	NA
Male	0%	0%	0%	NA
Female	0%	0%	0%	NA
Number of deaths caused by occupational illnesses	0	0	0	NA
Male	0	0	0	NA
Female	0	0	0	NA

SOCIAL PERFORMANCE

TRAINING AND EDUCATION

404-1	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Average training hours by gender	29,13	24,06	27,30	13%	32,16	35,35	32,56	-8%	25,92	20,76	23,63	NA	9,75	45,78	37,63	-18%
Male	28,45	25,22	29,09	15%	38,33	40,80	26,15	-36%	25,79	21,58	26,35	NA	10,27	39,32	38,84	-1%
Female	29,63	23,25	26,06	12%	29,01	32,63	36,03	10%	25,98	20,42	22,56	NA	9,35	51,47	36,66	-29%

404-1	GEP				CAR SERVICE				CARES				SAFEMODE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Average training hours by gender	15,47	5,65	5,03	-11%	6,77	5,46	2,62	-52%	NA	5,26	1,95	NA	20,30	8,20	5,59	-32%
Male	14,33	5,30	5,38	2%	5,86	3,81	2,81	-26%	NA	4,87	1,75	NA	18,82	4,85	3,91	-19%
Female	19,67	6,98	3,35	-52%	8,81	8,45	2,30	-73%	NA	5,71	2,11	NA	21,77	11,68	7,14	-39%

404-1	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
Average training hours by gender	27,42	57,31	15,39	-73%	NA	1,78	1,91	7%
Male	28,51	67,77	19,94	-71%	NA	0,00	1,50	NA
Female	26,15	45,62	10,61	-77%	NA	2,29	2,06	-10%

SOCIAL PERFORMANCE

TRAINING AND EDUCATION

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
404-1	2018	2018	2018	2018
Average training hours by professional category				
Management	18,00	59,50	48,25	38,50
Male	18,00	59,50	34,50	38,50
Female	NA	NA	62,00	NA
Support	15,32	14,48	17,22	9,11
Male	16,50	9,57	16,10	9,64
Female	14,77	16,29	17,76	8,68
Coordination	44,73	45,71	46,86	15,59
Male	40,87	77,20	38,07	17,50
Female	49,88	48,25	50,28	14,88
Technical support	33,47	34,04	30,66	9,76
Male	29,84	38,80	36,59	10,48
Female	36,49	31,06	28,73	9,15

SOCIAL PERFORMANCE

TRAINING AND EDUCATION

	GEP	CAR SERVICE	CARES	SAFEMODE
404-1	2018	2018	2018	2018
Average training hours by professional category				
Management	38,50	6,50	NA	61,50
Male	38,50	6,50	NA	61,50
Female	NA	NA	NA	NA
Support	13,25	4,05	NA	15,70
Male	NA	2,39	NA	8,25
Female	13,25	7,36	NA	20,67
Coordination	26,50	18,20	NA	24,00
Male	28,50	18,00	NA	17,50
Female	22,50	19,00	NA	30,50
Technical support	14,23	NA	NA	21,48
Male	12,91	NA	NA	21,35
Female	23,00	NA	NA	21,63

SOCIAL PERFORMANCE TRAINING AND EDUCATION

404-1	FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
	2018	2018
Average training hours by professional category		
Management	38,75	NA
Male	38,75	NA
Female	NA	NA
Support	14,95	NA
Male	9,50	NA
Female	18,07	NA
Coordination	31,50	NA
Male	26,63	NA
Female	36,38	NA
Technical support	32,46	NA
Male	33,83	NA
Female	30,17	NA

SOCIAL PERFORMANCE TRAINING AND EDUCATION

404-1	FIDELIDADE			OK! TELESEGUROS			MULTICARE			FIDELIDADE ASSISTANCE		
	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
Average training hours by gender												
Management	13,08	9,71	-26%	43,50	NA	NA	45,75	25,50	-44%	NA	20,00	NA
Male	13,08	9,71	-26%	43,50	NA	NA	NA	NA	NA	NA	20,00	NA
Female	NA	NA	NA	NA	NA	NA	45,75	25,50	-44%	NA	NA	NA
Executive	29,69	28,84	-3%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	32,02	24,77	-23%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	33,29	35,74	7%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Manager / Expert	48,69	47,40	-3%	45,58	55,05	21%	35,02	39,00	11%	NA	NA	NA
Male	30,21	49,02	62%	52,50	47,20	-10%	28,00	34,35	23%	NA	NA	NA
Female	51,71	44,91	-13%	31,75	70,75	123%	36,30	39,93	10%	NA	NA	NA
Team Leader / Professional	29,28	26,79	-8%	28,77	31,34	9%	24,32	24,15	-1%	13,50	0,00	-100%
Male	30,11	27,28	-9%	27,15	15,71	-42%	24,88	30,46	22%	13,50	0,00	-100%
Female	30,46	26,43	-13%	29,47	39,42	34%	24,12	22,00	-9%	NA	0,00	NA
Assistant	20,25	21,14	4%	42,21	29,17	-31%	14,85	21,05	42%	NA	NA	NA
Male	9,64	20,57	113%	51,69	36,50	-29%	18,38	21,92	19%	NA	NA	NA
Female	9,10	21,40	135%	38,00	26,15	-31%	13,09	20,62	58%	NA	NA	NA
Not Applicable	265,03	308,37	16%	NA	NA	NA	NA	NA	NA	46,22	38,18	-17%
Male	17,80	380,83	2.040%	NA	NA	NA	NA	NA	NA	39,32	39,09	-1%
Female	0,00	235,90	NA	NA	NA	NA	NA	NA	NA	51,47	37,44	-27%

SOCIAL PERFORMANCE TRAINING AND EDUCATION

404-1	GEP			CAR SERVICE			CARES			SAFEMODE		
	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
Average training hours by gender												
Management	0,00	57,50	NA	1,00	11,00	100%	0,00	10,50	NA	0,00	3,85	NA
Male	0,00	57,50	NA	1,00	11,00	100%	0,00	10,50	NA	0%	NA	NA
Female	NA	NA	NA	NA	NA	NA	0,00	NA	NA	NA	3,85	NA
Executive	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Manager / Expert	10,88	6,80	-37%	21,00	6,50	-69%	NA	NA	NA	24,75	13,75	-44%
Male	10,88	7,75	-29%	21,00	6,50	-69%	NA	NA	NA	NA	NA	NA
Female	NA	3,00	NA	NA	NA	NA	NA	NA	NA	24,75	13,75	-44%
Team Leader / Professional	5,42	3,89	-28%	19,00	9,67	-49%	NA	NA	NA	5,62	5,42	-4%
Male	4,88	3,95	-19%	5,25	10,50	100%	NA	NA	NA	3,90	4,21	8%
Female	8,13	3,40	-58%	46,50	8,00	-83%	NA	NA	NA	7,76	6,76	-13%
Assistant	3,74	2,70	-28%	2,30	0,71	-69%	NA	NA	NA	14,83	4,25	-71%
Male	0,00	0,00	NA	1,07	0,00	-100%	NA	NA	NA	9,63	2,50	-74%
Female	4,68	3,38	-28%	4,22	1,67	-61%	NA	NA	NA	19,00	5,42	-71%
Not Applicable	NA	NA	NA	NA	NA	NA	5,26	1,75	-67%	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	4,87	1,31	-73%	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	5,71	2,11	-63%	NA	NA	NA

SOCIAL PERFORMANCE TRAINING AND EDUCATION

404-1	FIDELIDADE PROPERTY			FIDELIDADE - SGOIC		
	2019	2020	19-20	2019	2020	19-20
Average training hours by gender						
Management	38,75	19,50	-50%	0,00	0,00	NA
Male	38,75	19,50	-50%	0,00	0,00	NA
Female	NA	NA	NA	NA	NA	NA
Executive	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA
Manager / Expert	14,50	8,75	-40%	NA	NA	NA
Male	18,50	0,00	-100%	NA	NA	NA
Female	10,50	17,50	67%	NA	NA	NA
Team Leader / Professional	56,05	6,15	-89%	NA	NA	NA
Male	60,94	5,98	-90%	NA	NA	NA
Female	48,44	6,37	-87%	NA	NA	NA
Assistant	60,68	36,09	-41%	NA	NA	NA
Male	84,63	72,50	-14%	NA	NA	NA
Female	47,00	15,29	-67%	NA	NA	NA
Not Applicable	NA	NA	NA	1,78	1,91	7%
Male	NA	NA	NA	0,00	1,50	NA
Female	NA	NA	NA	2,29	2,06	-10%

SOCIAL PERFORMANCE

TRAINING AND EDUCATION

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
404-2	2020	2020	2020	2020
Skills management and continuous learning programmes	Fyouture FIDME	Fyouture FIDME	Fyouture FIDME	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.
	GEP	CAR SERVICE	CARES	SAFEMODE
404-2	2020	2020	2020	2020
Skills management and continuous learning programmes	Fyouture FIDME	No skills management or continuous learning programmes were developed to support the ongoing employability of employees and to manage their careers.	Fyouture FIDME	Fyouture FIDME
			FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
		404-2	2020	2020
		Skills management and continuous learning programmes	NR	NR

SOCIAL PERFORMANCE TRAINING AND EDUCATION

404-3	FIDELIDADE				OK! TELESEGUROS				MULTICARE				FIDELIDADE ASSISTANCE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Percentage of employees subject to regular career development and performance reviews, by gender																
Male	89%	94%	97%	3%	96%	96%	96%	0%	90%	96%	99%	3%	81%	94%	99%	6%
Female	92%	96%	96%	0%	89%	94%	96%	2%	89%	98%	96%	-2%	60%	89%	100%	12%

404-3	GEP				CAR SERVICE				CARES				SAFEMODE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Percentage of employees subject to regular career development and performance reviews, by gender																
Male	89%	91%	98%	8%	NR	94%	100%	6%	NR	44%	71%	59%	75%	95%	96%	0%
Female	100%	92%	100%	9%	NR	100%	90%	-10%	NR	86%	66%	-24%	67%	95%	96%	1%

404-3	FIDELIDADE PROPERTY				FIDELIDADE - SGOIC			
	2018	2019	2020	19-20	2018	2019	2020	19-20
Percentage of employees subject to regular career development and performance reviews, by gender								
Male	68%	100%	95%	-5%	NA	NA	33%	NA
Female	48%	94%	95%	1%	NA	NA	38%	NA

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
405-1	2018	2018	2018	2018
MANAGEMENT				
By gender	7	1	2	1
Male	7	1	1	1
Femlae	0	0	1	0
People with disabilities	0	0	0	0
By age range	7	1	2	1
18-29	0	0	0	0
30-39	2	0	0	0
40-49	1	0	0	0
50 or older	4	1	2	1

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
405-1	2018	2018	2018	2018
SUPPORT				
By gender	758	26	120	101
Male	239	7	39	45
Female	519	19	81	56
People with disabilities	30	0	0	0
By age range	758	26	120	101
18-29	73	10	20	38
30-39	69	8	57	28
40-49	282	7	36	26
50 or older	334	1	7	9

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
405-1	2018	2018	2018	2018
COORDINATION				
By gender	304	15	25	11
Male	174	5	7	3
Female	130	10	18	8
People with disabilities	4	0	1	0
By age range	304	15	25	11
18-29	0	0	0	0
30-39	18	4	3	3
40-49	129	9	14	7
50 or older	157	2	8	1

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
405-1	2018	2018	2018	2018
TECHNICAL SUPPORT				
By gender	1.375	39	110	66
Male	624	15	27	30
Female	751	24	83	36
People with disabilities	28	0	3	0
By age range	1.375	39	110	66
18-29	121	4	11	6
30-39	208	18	32	20
40-49	609	16	47	33
50 or older	437	1	20	7

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

	GEP	CAR SERVICE	CARES	SAFEMODE
405-1	2018	2018	2018	2018
MANAGEMENT				
By gender	1	1	NA	1
Male	1	1	NA	1
Femlae	0	0	NA	0
People with disabilities	0	0	NA	0
By age range	1	1	NA	1
18-29	0	0	NA	0
30-39	0	0	NA	0
40-49	0	0	NA	0
50 or older	1	1	NA	1

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)	GEP	CAR SERVICE	CARES	SAFEMODE
405-1	2018	2018	2018	2018
SUPPORT				
By gender	4	21	NA	10
Male	0	14	NA	4
Female	4	7	NA	6
People with disabilities	0	0	NA	0
By age range	4	21	NA	10
18-29	0	4	NA	2
30-39	2	6	NA	3
40-49	1	5	NA	3
50 or older	1	6	NA	2

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)	GEP	CAR SERVICE	CARES	SAFEMODE
405-1	2018	2018	2018	2018
COORDINATION				
By gender	6	5	NA	2
Male	4	4	NA	1
Female	2	1	NA	1
People with disabilities	0	0	NA	0
By age range	6	5	NA	1
18-29	0	0	NA	0
30-39	0	0	NA	0
40-49	3	2	NA	1
50 or older	3	3	NA	0

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)	GEP	CAR SERVICE	CARES	SAFEMODE
405-1	2018	2018	2018	2018
TECHNICAL SUPPORT				
By gender	46	0	NA	32
Male	40	0	NA	17
Female	6	0	NA	15
People with disabilities	0	0	NA	0
By age range	46	0	NA	32
18-29	2	0	NA	3
30-39	5	0	NA	14
40-49	14	0	NA	12
50 or older	25	0	NA	3

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

	FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
405-1	2018	2018
MANAGEMENT		
By gender	2	NA
Male	2	NA
Female	0	NA
People with disabilities	0	NA
By age range	2	NA
18-29	0	NA
30-39	0	NA
40-49	1	NA
50 or older	1	NA

(continuation)

	FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
405-1	2018	2018
SUPPORT		
By gender	11	NA
Male	4	NA
Female	7	NA
People with disabilities	0	NA
By age range	11	NA
18-29	0	NA
30-39	0	NA
40-49	5	NA
50 or older	6	NA

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)	FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
405-1	2018	2018
COORDINATION		
By gender	4	NA
Male	2	NA
Female	2	NA
People with disabilities	0	NA
By age range	4	NA
18-29	0	NA
30-39	0	NA
40-49	2	NA
50 or older	2	NA

(continuation)	FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
405-1	2018	2018
TECHNICAL SUPPORT		
By gender	24	NA
Male	15	NA
Female	9	NA
People with disabilities	0	NA
By age range	24	NA
18-29	3	NA
30-39	6	NA
40-49	8	NA
50 or older	7	NA

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

405-1	FIDELIDADE			OK! TELESEGUROS			MULTICARE			FIDELIDADE ASSISTANCE		
	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
MANAGEMENT												
By gender	6	7	17%	1	1	0%	1	1	0%	0	1	NA
Male	6	7	17%	1	1	0%	0	0	NA	0	1	NA
Femlae	0	0	NA	0	0	NA	1	1	0%	0	0	NA
People with disabilities	0	0	NA	0	0	NA	0	0	NA	0	0	NA
By age range	6	7	17%	1	1	0%	1	1	0%	0	1	NA
18-29	0	0	NA	0	0	NA	0	0	NA	0	0	NA
30-39	1	1	0%	0	0	NA	0	0	NA	0	0	NA
40-49	1	2	100%	0	1	NA	0	0	NA	0	0	NA
50 or older	4	4	0%	1	0	-100%	1	1	0%	0	1	NA

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

405-1	FIDELIDADE			OK! TELESEGUROS			MULTICARE			FIDELIDADE ASSISTANCE		
	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
EXECUTIVE												
By gender	34	35	3%	0	0	NA	0	0	NA	0	0	NA
Male	22	22	0%	0	0	NA	0	0	NA	0	0	NA
Female	12	13	8%	0	0	NA	0	0	NA	0	0	NA
People with disabilities	2	2	0%	0	0	NA	0	0	NA	0	0	NA
By age range	34	35	3%	0	0	NA	0	0	NA	0	0	NA
18-29	0	0	NA	0	0	NA	0	0	NA	0	0	NA
30-39	2	1	-50%	0	0	NA	0	0	NA	0	0	NA
40-49	10	9	-10%	0	0	NA	0	0	NA	0	0	NA
50 or older	22	25	14%	0	0	NA	0	0	NA	0	0	NA

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

	FIDELIDADE			OK! TELESEGUROS			MULTICARE			FIDELIDADE ASSISTANCE		
	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
405-1												
MANAGER/ EXPERT												
By gender	183	188	3%	6	6	0%	13	12	-8%	0	0	NA
Male	114	114	0%	4	4	0%	2	2	0%	0	0	NA
Female	69	74	7%	2	2	0%	11	10	-9%	0	0	NA
People with disabilities	3	4	33%	0	0	NA	1	1	0%	0	0	NA
By age range	183	188	3%	6	6	0%	13	12	-8%	0	0	NA
18-29	0	1	NA	0	0	NA	0	0	NA	0	0	NA
30-39	11	12	9%	2	1	-50%	2	0	-100%	0	0	NA
40-49	71	65	-8%	4	4	0%	6	6	0%	0	0	NA
50 or older	101	110	9%	0	1	NA	5	6	20%	0	0	NA

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

	FIDELIDADE			OK! TELESEGUROS			MULTICARE			FIDELIDADE ASSISTANCE		
405-1	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
TEAM LEADER/ PROFESSIONAL												
By gender	1.456	1.591	9%	43	44	2%	134	138	3%	1	3	200%
Male	641	682	6%	13	15	15%	35	35	0%	1	1	0%
Female	815	909	12%	30	29	-3%	99	103	4%	0	2	NA
People with disabilities	28	24	-14%	0	0	NA	3	4	33%	0	0	NA
By age range	1.456	1.591	9%	43	44	2%	134	138	3%	1	3	200%
18-29	139	212	53%	5	6	20%	15	13	-13%	0	0	NA
30-39	203	232	14%	18	14	-22%	27	30	11%	0	0	NA
40-49	619	608	-2%	19	23	21%	70	66	-6%	0	1	NA
50 or older	495	539	9%	1	1	0%	22	29	32%	1	2	100%

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

	FIDELIDADE			OK! TELESEGUROS			MULTICARE			FIDELIDADE ASSISTANCE		
405-1	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
ASSISTANT												
By gender	809	775	-4%	26	24	-8%	120	109	-9%	0	0	NA
Male	250	242	-3%	8	7	-13%	40	36	-10%	0	0	NA
Female	559	533	-5%	18	17	-6%	80	73	-9%	0	0	NA
People with disabilities	29	28	-3%	0	0	NA	1	1	0%	0	0	NA
By age range	809	775	-4%	26	24	-8%	120	109	-9%	0	0	NA
18-29	123	95	-23%	10	8	-20%	22	18	-18%	0	0	NA
30-39	81	75	-7%	6	7	17%	53	43	-19%	0	0	NA
40-49	276	252	-9%	8	7	-13%	35	38	9%	0	0	NA
50 or older	329	353	7%	2	2	0%	10	10	0%	0	0	NA

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

	FIDELIDADE			OK! TELESEGUROS			MULTICARE			FIDELIDADE ASSISTANCE		
405-1	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
NOT APPLICABLE												
By gender	7	6	-14%	0	0	NA	0	0	NA	176	170	-3%
Male	5	3	-40%	0	0	NA	0	0	NA	76	76	0%
Female	2	3	50%	0	0	NA	0	0	NA	100	94	-6%
People with disabilities	1	1	0%	0	0	NA	0	0	NA	8	7	-13%
By age range	7	6	-14%	0	0	NA	0	0	NA	176	170	-3%
18-29	0	0	NA	0	0	NA	0	0	NA	45	42	-7%
30-39	0	0	NA	0	0	NA	0	0	NA	41	37	-10%
40-49	1	1	0%	0	0	NA	0	0	NA	71	70	-1%
50 or older	6	5	-17%	0	0	NA	0	0	NA	19	21	11%

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

405-1	GEP			CAR SERVICE			CARES			SAFEMODE		
	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
MANAGEMENT												
By gender	1	1	0%	1	1	0%	0	1	NA	1	1	0%
Male	1	1	0%	1	1	0%	0	1	NA	1	0	0%
Femlae	0	0	NA	0	0	NA	0	0	NA	0	1	NA
People with disabilities	0	0	NA	0	0	NA	0	0	NA	0	0	NA
By age range	1	1	0%	1	1	0%	0	1	NA	1	1	0%
18-29	0	0	NA	0	0	NA	0	0	NA	0	0	NA
30-39	0	0	NA	0	0	NA	0	1	NA	0	0	NA
40-49	1	0	-100%	0	0	NA	0	0	NA	0	0	NA
50 or older	0	1	NA	1	1	0%	0	0	NA	1	1	0%

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

405-1	GEP			CAR SERVICE			CARES			SAFEMODE		
	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
EXECUTIVE												
By gender	0	0	NA	0	0	NA	0	0	NA	0	0	NA
Male	0	0	NA	0	0	NA	0	0	NA	0	0	NA
Female	0	0	NA	0	0	NA	0	0	NA	0	0	NA
People with disabilities	0	0	NA	0	0	NA	0	0	NA	0	0	NA
By age range	0	0	NA	0	0	NA	0	0	NA	0	0	NA
18-29	0	0	NA	0	0	NA	0	0	NA	0	0	NA
30-39	0	0	NA	0	0	NA	0	0	NA	0	0	NA
40-49	0	0	NA	0	0	NA	0	0	NA	0	0	NA
50 or older	0	0	NA	0	0	NA	0	0	NA	0	0	NA

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

405-1	GEP			CAR SERVICE			CARES			SAFEMODE		
	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
MANAGER/ EXPERT												
By gender	4	5	25%	2	2	0%	0	0	NA	2	2	0%
Male	4	4	0%	2	2	0%	0	0	NA	0	0	NA
Female	0	1	NA	0	0	NA	0	0	NA	2	2	0%
People with disabilities	0	0	NA	0	0	NA	0	0	NA	0	0	NA
By age range	4	5	25%	2	2	0%	0	0	NA	2	2	0%
18-29	0	0	NA	0	0	NA	0	0	NA	0	0	NA
30-39	0	0	NA	0	0	NA	0	0	NA	0	0	NA
40-49	1	2	100%	1	1	0%	0	0	NA	1	1	0%
50 or older	3	3	0%	1	1	0%	0	0	NA	1	1	0%

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)	GEP			CAR SERVICE			CARES			SAFEMODE		
405-1	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
TEAM LEADER/ PROFESSIONAL												
By gender	48	48	0%	3	3	0%	0	0	NA	36	36	0%
Male	40	43	8%	2	2	0%	0	0	NA	20	19	-5%
Female	8	5	-38%	1	1	0%	0	0	NA	16	17	6%
People with disabilities	3	3	0%	0	0	NA	0	0	NA	0	0	NA
By age range	48	48	0%	3	3	0%	0	0	NA	36	36	0%
18-29	3	2	-33%	0	0	NA	0	0	NA	6	2	-67%
30-39	2	4	100%	0	0	NA	0	0	NA	14	16	14%
40-49	18	18	0%	1	1	0%	0	0	NA	15	17	13%
50 or older	25	24	-4%	2	2	0%	0	0	NA	1	1	0%

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

405-1	GEP			CAR SERVICE			CARES			SAFEMODE		
	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
ASSISTANT												
By gender	5	5	0%	23	21	-9%	0	0	NA	9	10	11%
Male	1	1	0%	14	12	-14%	0	0	NA	4	4	0%
Female	4	4	0%	9	9	0%	0	0	NA	5	6	20%
People with disabilities	0	0	NA	1	1	0%	0	0	NA	0	0	NA
By age range	5	5	0%	23	21	-9%	0	0	NA	9	10	11%
18-29	1	1	0%	4	4	0%	0	0	NA	1	1	0%
30-39	2	1	-50%	7	5	-29%	0	0	NA	3	2	-33%
40-49	1	2	100%	5	5	0%	0	0	NA	3	5	67%
50 or older	1	1	0%	7	7	0%	0	0	NA	2	2	0%

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

405-1	GEP			CAR SERVICE			CARES			SAFEMODE		
	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20	2019	2020	19-20
NOT APPLICABLE												
By gender	0	0	NA	0	0	NA	51	53	4%	0	0	NA
Male	0	0	NA	0	0	NA	27	24	-11%	0	0	NA
Female	0	0	NA	0	0	NA	24	29	21%	0	0	NA
People with disabilities	0	0	NA	0	0	NA	1	1	0%	0	0	NA
By age range	0	0	NA	0	0	NA	51	53	4%	0	0	NA
18-29	0	0	NA	0	0	NA	3	6	100%	0	0	NA
30-39	0	0	NA	0	0	NA	15	11	-27%	0	0	NA
40-49	0	0	NA	0	0	NA	21	23	10%	0	0	NA
50 or older	0	0	NA	0	0	NA	12	13	8%	0	0	NA

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

405-1	FIDELIDADE PROPERTY			FIDELIDADE - SGOIC		
	2019	2020	19-20	2019	2020	19-20
MANAGEMENT						
By gender	2	2	0%	2	2	0%
Male	2	2	0%	2	2	0%
Female	0	0	NA	0	0	NA
People with disabilities	0	0	NA	0	0	NA
By age range	2	2	0%	2	2	0%
18-29	0	0	NA	0	0	NA
30-39	0	0	NA	1	1	0%
40-49	1	1	0%	0	0	NA
50 or older	1	1	0%	1	1	0%

(continuation)

405-1	FIDELIDADE PROPERTY			FIDELIDADE - SGOIC		
	2019	2020	19-20	2019	2020	19-20
EXECUTIVE						
By gender	0	0	NA	0	0	NA
Male	0	0	NA	0	0	NA
Female	0	0	NA	0	0	NA
People with disabilities	0	0	NA	0	0	NA
By age range	0	0	NA	0	0	NA
18-29	0	0	NA	0	0	NA
30-39	0	0	NA	0	0	NA
40-49	0	0	NA	0	0	NA
50 or older	0	0	NA	0	0	NA

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

405-1	FIDELIDADE PROPERTY			FIDELIDADE - SGOIC		
	2019	2020	19-20	2019	2020	19-20
MANAGER/ EXPERT						
By gender	2	4	100%	0	0	NA
Male	1	2	100%	0	0	NA
Female	1	2	100%	0	0	NA
People with disabilities	0	0	NA	0	0	NA
By age range	2	4	100%	0	0	NA
18-29	0	0	NA	0	0	NA
30-39	0	0	NA	0	0	NA
40-49	0	2	NA	0	0	NA
50 or older	2	2	0%	0	0	NA

(continuation)

405-1	FIDELIDADE PROPERTY			FIDELIDADE - SGOIC		
	2019	2020	19-20	2019	2020	19-20
TEAM LEADER/ PROFESSIONAL						
By gender	23	26	13%	0	0	NA
Male	14	15	7%	0	0	NA
Female	9	11	22%	0	0	NA
People with disabilities	0	0	NA	0	0	NA
By age range	23	26	13%	0	0	NA
18-29	3	5	67%	0	0	NA
30-39	6	7	17%	0	0	NA
40-49	10	10	0%	0	0	NA
50 or older	4	4	0%	0	0	NA

SOCIAL PERFORMANCE

DIVERSITY AND EQUAL OPPORTUNITIES

(continuation)

405-1	FIDELIDADE PROPERTY			FIDELIDADE - SGOIC		
	2019	2020	19-20	2019	2020	19-20
ASSISTANT						
By gender	11	11	0%	0	0	NA
Male	4	4	0%	0	0	NA
Female	7	7	0%	0	0	NA
People with disabilities	0	0	NA	0	0	NA
By age range	11	11	0%	0	0	NA
18-29	0	0	NA	0	0	NA
30-39	0	0	NA	0	0	NA
40-49	5	4	-20%	0	0	NA
50 or older	6	7	17%	0	0	NA

(continuation)

405-1	FIDELIDADE PROPERTY			FIDELIDADE - SGOIC		
	2019	2020	19-20	2019	2020	19-20
NOT APPLICABLE						
By gender	0	0	NA	9	11	22%
Male	0	0	NA	2	3	50%
Female	0	0	NA	7	8	14%
People with disabilities	0	0	NA	0	0	NA
By age range	0	0	NA	9	11	22%
18-29	0	0	NA	2	3	50%
30-39	0	0	NA	4	3	-25%
40-49	0	0	NA	3	5	67%
50 or older	0	0	NA	0	0	NA

ALL COMPANIES IN 2020	
405-2	
Ratio of women's base salary and remuneration to men's	NR

SOCIAL PERFORMANCE

PUBLIC POLICIES

ALL COMPANIES IN 2020	
415-1	
Total contributions for Political parties and politicians, by country and recipient / beneficiary	No financial contributions or contributions in kind were made to political parties, politicians or related institutions.

SOCIAL PERFORMANCE

MARKETING AND LABELLING

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
417-1 & 2				
Requirements for information and labelling of products and services	0 (zero cases)	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.	NA	NA
Cases of non-compliance concerning information and labelling of products and services	In 2020, no sanctions were applied by the ASF to the insurance companies of the group regarding non-compliance of products or services.	There were no cases of non-compliance.	NA	No cases

SOCIAL PERFORMANCE

MARKETING AND LABELLING

	GEP	CAR SERVICE	CARES	SAFEMODE
417-1 & 2				
Requirements for information and labelling of products and services	The services provided by GEP are mentioned in the Quality Manual. The requirements associated therewith are fully complied with.	Following the internal procedures of Fidelidade Car Service, the company offers a 2-year warranty for the services provided.	NA	NA
Cases of non-compliance concerning information and labelling of products and services	Não existiram	NA	NA	NA
			FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
417-1 E 2				
Requirements for information and labelling of products and services			NA	NA
Cases of non-compliance concerning information and labelling of products and services			NA	NA

SOCIAL PERFORMANCE

CUSTOMERS' PRIVACY

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
418-1				
Substantiated complaints regarding breaches of privacy and loss of customers' data.	14	There were no complaints regarding breaches of customers' privacy.	NA	There were no complaints regarding breaches of customers' privacy.
	GEP	CAR SERVICE	CARES	SAFEMODE
418-1				
Substantiated complaints regarding breaches of privacy and loss of customers' data.	No complaints	There were no complaints regarding breaches of customers' privacy.	NR	There were no complaints regarding breaches of customers' privacy.
			FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
		418-1		
		Substantiated complaints regarding breaches of privacy and loss of customers' data.	NA	NA

SOCIAL PERFORMANCE

SOCIOECONOMIC COMPLIANCE

	FIDELIDADE	OK! TELESEGUROS	MULTICARE	FIDELIDADE ASSISTANCE
419-1				
Non-compliance with economic and social laws and regulations	0 (zero cases)	No fines or non-pecuniary sanctions were registered regarding non-compliance with laws and regulations.	No fines or non-pecuniary sanctions were registered regarding non-compliance with laws and regulations.	No fines or non-pecuniary sanctions were registered regarding non-compliance with laws and regulations.
	GEP	CAR SERVICE	CARES	SAFEMODE
419-1				
Non-compliance with economic and social laws and regulations	No significant fines or non-pecuniary sanctions were registered regarding non-compliance with laws and regulations.	No fines or non-pecuniary sanctions were registered regarding non-compliance with laws and regulations	NR	No fines or non-pecuniary sanctions were registered regarding non-compliance with laws and regulations.
			FIDELIDADE PROPERTY	FIDELIDADE - SGOIC
		419-1		
		Non-compliance with economic and social laws and regulations	NA	NA

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

FS6	FIDELIDADE				OK! TELESEGUROS				MULTICARE			
	2018	2019	2020	19-20	2018	2019	2020	19-20	2018	2019	2020	19-20
Life	71,3%	54,3%	44,5%	-18%					NA			NA
Insurance contracts	8,8%	19,8%	8,1%	-59%					NA			NA
Investment contracts	62,5%	34,5%	36,4%	6%					NA			NA
Non-life	29,7%	45,7%	55,5%	21%					NA			NA
Accidents and health	11,8%	19,2%	23,8%	24%	1,0%	1,0%	1,0%	0%	293 M	327 M	360 M	NA
Workers' compensation	4,7%	7,8%	9,4%	20%					NA			NA
Personal injuries	0,6%	0,9%	1,0%	8%					NA			NA
Health	6,6%	10,5%	13,4%	28%					NA			NA
Fire and other damage	5,0%	7,8%	9,5%	22%					NA			NA
Motor	11,6%	16,7%	19,6%	17%	83,0%	83,0%	82,0%	-1%				NA
Direct Insurance	NA	NA	NA	NA					NA			NA
Third-Party Liability	NA	NA	NA	NA	25,0%	54,0%	53,0%	-2%				NA
Other covers	NA	NA	NA	NA	58,0%	29,0%	29,0%	0%				NA
Transport	0,4%	0,6%	0,9%	42%					NA			NA
Third-Party Liability	0,8%	1,2%	1,5%	25%					NA			NA
Sundry	0,1%	0,2%	0,3%	43%	13,0%	13,0%	13,0%	0%				NA
Legal protection	NA	NA	NA	NA	1,0%	1,0%	1,0%	0%				NA
Assistance	NA	NA	NA	NA	12,0%	12,0%	12,0%	0%				NA
Home Multi-risk	NA	NA	NA	NA	3,0%	3,0%	3,0%	0%				NA

SECTORIAL SUPPLEMENT

FINANCIAL SERVICES

	FIDELIDADE	OK! TELESEGUROS	MULTICARE
FS7 & 8			
(Monetary) volume of products and services with social benefit, by line	578.667,26 €	The OK! Gestual service has generated a total of accounting gross premiums written of 10.215,03 €	Multicare Insurance Proteção Vital: 2,59% 60+ Insurance: 4,67%
(Monetary) volume of products and services with environmental benefit, by line of business	Environmental liability insurance - Corporate Customers Premiums + Sole Proprietorships: 1.005.918€	The OK! Bike product obtained a total of accounting Gross Premiums Written of 15.226,96€. The OK! Auto Elétricos product obtained a total of accounting Gross Premiums Written of 433.989,51 €.	NA

SPECIFIC INDICATORS

	FIDELIDADE			
	2018	2019	2020	19-20
Number of Customers' Branches	64	60	60	0%
Number of Mediation Areas	41	40	39	-2%
Number of brokers	5.303	4.669	4.125	-12%
Exclusive brokers	3.096	2.574	2.194	-15%
Number of Wecare interventions	533	584	497	-15%
Processes with intervention in the area of professional reintegration	370	444	362	-18%
Adaptation of the workstation	2	3	4	33%
Creation of self-employment	4	4	3	-25%
Under follow-up	11	59	60	2%
Under assessment	57	31	33	6%
Clarification and referral	3	4	4	0%
Professional training	6	5	5	0%
University attendance	1	1	1	0%
New workstation	NA	NA	13	NA
Search for a new job	9	10	8	-20%

	FIDELIDADE			
	2018	2019	2020	19-20
(continuation)				
Reintegration in the employer	41	33	33	0%
No application	180	228	158	-31%
No motivation	56	46	40	-13%
New Psychological Support	163	140	135	-4%
New Social Services	149	156	125	-20%
New and Ongoing Social Services	370	444	362	-18%
Formal Home Assistance Service	28	23	20	-13%
Informal caregiver	3	6	177	2.850%
Occupational activities centre	2	5	6	20%
Day Care Centre	5	6	6	0%
Home adaptation	53	89	87	-2%
Purchase of a vehicle	3	2	1	-50%
Vehicle adaptation	33	42	38	-10%
Vehicle purchase of and adaptation	3	1	2	100%
In-person assistance performed (house calls, at the hospital)	193	227	In-person visits were replaced with remote support given the pandemic.	NA

SPECIFIC INDICATORS PN | ENHANCING THE GROWTH OF BUSINESS PARTNERS

	FIDELIDADE			
	2018	2019	2020	19-20
TRAINING OF THE BROKERS' NETWORK				NA
Number of participants	3.461	4.987	5.437	9%
Number of participants (within the scope of DNP)	121	134	190	42%
Total number of hours	19.787	23.577	10.184	-57%
Total number of hours (within the scope of DNP)	57	21	27	29%
Total number of sessions	513	555	529	-5%
Total number of sessions	19	9	21	133%
Provider: APS (Compliance and PDEADs1 Courses- ASF Regulatory Standard no. 6/2019-R and article 9(2) of Law no. 7/2019 of 16 January 2019)				
Compliance Courses	NA	NA	40.518	NA
Number of participants	NA	NA	1.929	NA
Total number of hours	NA	NA	38.580	NA
Total number of sessions	NA	NA	9	NA

(continuation)	FIDELIDADE			
	2018	2019	2020	19-20
PDEADs Courses				
Number of participants	NA	NA	298	NA
Total number of hours	NA	NA	23.840	NA
Total number of sessions	NA	NA	7	NA
Provider: CEGOC- "2020 Challenge": Integrated Protection Solutions				
Number of participants	NA	NA	1135	NA
Total number of hours	NA	NA	4.540	NA
Total number of sessions	NA	NA	1	NA
Training of the Customer Managers Network (New Intermediaries)				
Number of participants	143	38	31	-18%
Total number of training/certification hours	9.375	1.148	NA	NA
Total number of sessions/certification	8	4	2	-50%
Total number of trainings hours in: Products/ IT/ Claims/ Behavioural Training	4.064	1.804	753	-58%

SPECIFIC INDICATORS PN | ENHANCING THE GROWTH OF BUSINESS PARTNERS

(continuation)	FIDELIDADE			
	2018	2019	2020	19-20
AVERAGE TRAINING ASSESSMENT (Scale: 1-Bad 2- Non-satisfactory 3-Sufficient 4-Good) GC				
Structure of the APS training programme	3,73	4,04	NA	NA
Contents of the APS training programme	3,79	3,96	NA	NA
Online tutoring support, provided by Fidelidade	4,12	4,26	NA	NA
Global assessment of the training in function of the objectives	3,76	4,13	NA	NA
CUSTOMER MANAGERS PROJECT				
Number of Active Customer Managers	90	82	60	NA
Total Processed Premiums (€)	3.008.113	2.535.168	2.717.527	NA
PPR + Life-Risk (€)	545.541	257.335	414.282	NA
Mortgage Credit (€)	NA	NA	NA	NA
Number of open points of sale	3	2	1	NA

(continuation)	FIDELIDADE			
	2018	2019	2020	19-20
AVERAGE TRAINING ASSESSMENT (Scale: 1-Bad 2- Non-satisfactory 3-Sufficient 4-Good)				
Training contents	4,19	4,17	NA	NA
Usefulness of the topics for the commercial activity	4,16	4,16	4,50	NA
Programme in function of initial expectations	4,07	4,09	NA	NA
Global assessment in function of the objectives	4,15	4,14	4,30	NA
Were the objectives of this training clear?	NA	NA	4,40	NA
Was the intervention organised (in a logical sequence)?	NA	NA	4,30	NA
Were the activities suggested (exercises, group assignments, case studies), appropriate to the learning?	NA	NA	4,40	NA
In your opinion, is e-learning an effective way of achieving the proposed objectives?	NA	NA	4,30	NA
Has the tutor/trainer conducted the online sessions in a way that motivated the participants?	NA	NA	4,40	NA
Was the feedback and support provided by the tutor/trainer to the participants appropriate?	NA	NA	4,40	NA
Has the tutor/trainer shown that he masters the training contents?	NA	NA	4,50	NA
A linguagem utilizada pelo tutor/formador foi adequada para a compreensão das matérias?	NA	NA	4,40	NA

SPECIFIC INDICATORS

EP | INVESTING IN PROCESS

EFFICIENCY

	FIDELIDADE			
	2018	2019	2020	19-20
Medinet and ADN				
Number of accounts with access to Medinet	6.351	4.829	7.229	50%
Total number of Medinet users	6.833	6.552	11.712	79%
Number of accounts with Medinet writing capacity	6.025	4.682	7.036	50%
Number of accounts with access to ADN	4.158	2.702	NA	NA
Total number of ADN users	4.566	4.909	NA	NA
Number of accounts with ADN writing capacity	3.933	2.621	NA	NA
Writing percentage for the motor branch (new and amendments)	89%	91%	91,47%	1%
Writing percentage for Home Multi-Risk (new and amendments)	81%	84%	83,97%	0%
Writing percentage for Personal Injuries (Individual and Group)	86%	91%	89,39%	-2%
Writing percentage for Travel	93%	94%	90,30%	-4%
Writing percentage for Business Multi-Risk (new and amendments)	72%	75%	78,90%	5%

(continuation)	FIDELIDADE			
	2018	2019	2020	19-20
Writing percentage for Workers' Compensation (employees and self-employed) (new and amendments)	75%	81%	78,39%	-3%
Writing percentage for Third-Party Liability	70%	75%	76,49%	2%
Writing percentage for the motor branch (new and amendments) - Brokers	73%	80%	79,64%	0%
Writing percentage for Home and Multi-Risk (new and amendments) - Brokers	48%	49%	5,26%	-89%
Writing percentage for Personal Injuries (Individual and Group) - Brokers	62%	49%	36,95%	-24%
Writing percentage for Travel - Brokers	91%	91%	78,52%	-13%
Writing percentage for Business Multi-Risk (new and amendments) - Brokers	34%	42%	49,03%	17%
Writing percentage for Workers' Compensation (employees and self-employed) (new and amendments) - Brokers	10%	16%	18,73%	18%
Writing percentage for Third-Party Liability - Brokers	21%	29%	29,26%	2%
Number of ADN and Medinet appointments	16.825	19.271	35.807	86%

SPECIFIC INDICATORS

CA | CERTIFICATION OF WORKSHOPS

	FIDELIDADE			
	2018	2019	2020	19-20
Certification of workshops				
Total number of workshops	97	105	108	3%
Number of 3-star workshops certified by Centro de Zaragoza % Number of 3-star workshops certified by Centro de Zaragoza	66 68%	74 70%	76 70%	3%
Number of 4-star workshops certified by Centro de Zaragoza % Number of 4-star workshops certified by Centro de Zaragoza	14 14%	13 12%	14 13%	8%
Number of 5-star workshops certified by Centro de Zaragoza % Number of 5-star workshops certified by Centro de Zaragoza	17 18%	18 17%	18 17%	0%

SPECIFIC INDICATORS TA | ENSURING TRANSPARENCY OF ACTIVITIES

	FIDELIDADE			
	2018	2019	2020	19-20
Compliance action				
Number of analysed laws	6	7	4	-43%
Number of analysed regulatory standards	1	1	3	200%
Number of analysed products	35	28	38	36%
Number of analysed advertising and marketing supports	162	325	176	-46%
Money laundering prevention action				
Number of customer filtering analyses	4.594	2.171	1.323.818	60.877%
Number of monitored transactions	43	274.361	22.604	-92%
CIMPAS (Insurance Information, Mediation, Ombudsman and Arbitration Centre)				
Number of settled arbitrations	302	302	217	-28%
Number of new arbitrations	316	273	279	2%
Average processing time	96	99	150	52%
Courts				
Number of settled proceedings	886	857	670	-22%
Number of new proceedings	858	860	721	-16%
Average processing time	625	523	507	-3%
Judicial litigation rate	0,41%	0,39%	0,43%	10%
Judicial effectiveness rate	25,14%	27,15%	28,77%	6%

SPECIFIC INDICATORS

QS | IMPROVING SERVICE QUALITY

	FIDELIDADE			
	2018	2019	2020	19-20
Money laundering prevention action				
Total number of closed complaints	4.849	4.689	4.529	-3%
Total number of entered complaints	4.894	4.895	4.594	-6%
Total number of reopen complaints	293	272	408	50%
Overall average response time	4,81	5,62	9,72	73%
Average response time of the Complaints Management Centre	1,34	1,91	1,36	-29%
Average response time of technical areas and complaints	3,48	3,71	7	96%
Number of complaints regarding motor insurance	2.232	1.487	1.236	-17%
Number of complaints regarding the Life branch	226	260	284	9%
Number of complaints regarding health insurance	812	880	844	-4%
Number of financial complaints	121	67	95	42%
Number of complaints settled in favour of the complainant	1.334	1.208	1.272	5%

SPECIFIC INDICATORS

IC | STRUCTURING COMMUNITY INVESTMENT

	FIDELIDADE			
	2018	2019	2020	19-20
Number of employees involved in volunteering initiatives	208	319	92	-71%
Total volunteering hours	747	1.041	412	-60%
Solidarity Kits in partnership with ENTRAJUDA Number of users supported with the kits	32 boxes/kits 69 users	220h of work by 55 volunteers; 5000 beneficiaries of institutions supported	0	NA
Support to non-profit organisations	33	57	183	221%
Furniture	29	931	140	-85%
Office furniture	NA	NA	193	NA
Articles of clothing/ accessories	582	584 articles and 60 kg baby clothing - Baby Bank	405	NA
Other materials	NA	NA	424	NA
Home appliances	NA	14	90	543%
Pastries CSP Sta Catarina	NA	25	6	-76%
Christmas Baskets	NA	1930	2.500	30%
Fraldas para Banco do Bêbe	NA	figures included in the donation to the Baby Bank (line 192)	NA	NA

(continuation)	FIDELIDADE			
	2018	2019	2020	19-20
IT material Donation/ Decommissioning	NA	NA	845	NA
Hospital Material	NA	7.090	12	-100%
Hospital Furniture	NA	26	60	131%
Individual Protection Equipment	NA	NA	28.680	NA
Number of visitors	4.302	7.044	2.394	-66%
Number of exhibitions	5	5	3	-40%
Number of newsletters	12	12	13	8%
Number of accesses to the internal website	59.861	69.892	47.847	-32%
Number of Workshops	NA	NA	18	NA
Number of Participants in the Workshops	NA	NA	1.429	NA
Number of pastimes	NA	NA	26	NA
Number of participants in pastimes	NA	NA	3.757	NA

SPECIFIC INDICATORS

IC | STRUCTURING COMMUNITY INVESTMENT

(continuation)	FIDELIDADE			
	2018	2019	2020	19-20
Number of specialists columns	NA	NA	Nutritionist - 36 Parenting - 12 Financial Literacy - 12	NA
NOS	NA	NA	<p>The NOS Social Support Programme has followed up 129 employees during 2020.</p> <p>Aqui entrenós (Just between us) With the purpose of demystifying some issues, we have created a column on the Fidelidade Comunidade website. Every month, with the collaboration of specialists, we talk about the most current matters. 4 articles were shared in 2020.</p> <p>Support to Caregiver-Employees At the end of December 2020, in light of the legislative acknowledgement of the Informal Caregiver, we have developed a new measure - Caregiver-Employee Support, which consists of support to employees (non-primary Informal Caregiver) who provide regular care to dependent family members. The purpose of this new measure is to support and promote the wellbeing of the Fidelidade Group employees and their families and represents our continued commitment to seeking and implementing solutions that strengthen our concern for employees and their families.</p> <p>We have received 11 support requests related to this new measure.</p> <p>Support to infected employees Taking the current Pandemic situation into account, the NOS - Social Support Programme has developed a set of tools seeking to support employees who are in a situation of greater vulnerability or hardship, namely:</p> <ul style="list-style-type: none"> • In partnership with the Associação Cuidadores we provide a set of services for those who find themselves supporting sick relatives, namely: <ul style="list-style-type: none"> information, emotional and spiritual support, counselling, training of caregivers. • We provide free delivery of food and medication all over the country. • Through our network of Psychologists, we have provided free psychological support for 8 months to all the Fidelidade Group employees. • In partnership with OutCome we have developed a series of 4 Webinars on Mental Health which all employees have attended. 	NA

GRI TABLE FOR THE "CORE" OPTION

GENERAL STANDARD CONTENTS		LOCATION EVALUATION	PAGES
STRATEGY AND ANALYSIS			
GENERAL CONTENTS			
102-1	Name of the organisation	This report [2020 Sustainability Report]	Pages 6-7
102-2	Main brands, products and/or services.	2020 Sustainability Report The Fidelidade Group in Portugal; Reference employer; Business with sustainability; Partner of society https://www.fidelidade.pt/PT/particulares/Paginas/default.aspx https://www.okteleseguros.pt https://www.multicare.pt/PT/particulares/Paginas/default.aspx https://www.safemode.pt/PT/servicos/Paginas/homepage.aspx https://fidelidadecarservice.pt/ https://www.fidelidade-assistance.pt/portuguese/HomePage.aspx	Pages 6-7; Pages 16-35; Pages 36-65; Pages 66-87
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.	2020 Report and Accounts Fidelidade – Companhia de Seguros, S.A.	Pages 16-20
		2020 Sustainability Report – Impactful Global Presence	Pages 92-97
102-5	Nature of ownership and legal form.	2020 Report and Accounts Fidelidade – Companhia de Seguros, S.A.	Pages 16-18
102-6	Markets in which the organisation operates (with geographical location, covered sectors and types of customers and beneficiaries).	2020 Sustainability Report The Fidelidade Group in Portugal	Pages 6-7
		2020 Sustainability Report – Impactful Global Presence	Pages 88-135
102-7	Dimension of the organisation.	2020 Sustainability Report The Fidelidade Group in Portugal	Pages 6-7
		2020 Sustainability Report – Impactful Global Presence	Pages 88-135
		2020 Sustainability Report General Contents: Organisation profile ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 142-143

GRI TABLE FOR THE "CORE" OPTION

GENERAL STANDARD CONTENTS		LOCATION EVALUATION	PAGES
102-8	Total number of employees, by employment contract and gender.	2020 Sustainability Report General Contents: Organisation profile √ Fidelidade √ OK! teleseguros √ Multicare √ Fidelidade Assistance √ GEP √ Fidelidade Car Service √ Cares √ Safemode √ Fidelidade Property √ Fidelidade - SGOIC	Pages 143-144
102-9	Supply chain of the organisation	2020 Sustainability Report The Fidelidade Group in Portugal	Page 6-7
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.	2020 Report and Accounts Fidelidade – Companhia de Seguros, S.A.	Page 16
102-11	Approach to the precautionary principle.	2020 Report and Accounts Fidelidade – Companhia de Seguros, S.A.	Pages 56-58
102-12	Letters, principles or other initiatives externally developed of economic, environmental and social nature endorsed by the organisation.	2020 Sustainability Report Business with sustainability	Pages 59; 60-61
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.	2020 Sustainability Report Message from the Chairman of the Board of Directors	Pages 2-3
ETHICS AND INTEGRITY			
102-16	Values, principles, standards and behavioural rules of the organisation.	Code of Conduct equal to all the companies of the Group https://www.fidelidade.pt/PT/a-fidelidade/QuemSomos/QuemSomos/Paginas/codigoconduta.aspx	

GRI TABLE FOR THE "CORE" OPTION

GENERAL STANDARD CONTENTS		LOCATION EVALUATION	PAGES
GOVERNANCE			
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.	2020 Annual Corporate Governance Report –Fidelidade – Companhia de Seguros S.A. https://www.fidelidade.pt/PT/a-fidelidade/informacoes_legais/informlegais/Documents/RC_Fidelidade_2020_PT.pdf	Pages 1-12
RELATIONSHIP WITH STAKEHOLDERS			
102-40	List of groups of stakeholders involved by the organisation.	2020 Sustainability Report Our role in 2020	Pages 4-5
102-41	Percentage of the total of employees covered by collective bargaining agreements.	2020 Sustainability Report General Contents: Relationship with Stakeholders √ Fidelidade √ OK! teleseguros √ Multicare √ Fidelidade Assistance √ GEP √ Fidelidade Car Service √ Cares √ Safemode √ Fidelidade Property √ Fidelidade - SGOIC	Pages 150-151
102-42	Identification and selection of stakeholders	2020 Sustainability Report Our role in 2020	Pages 4-5
102-43	Approach to the involvement of stakeholders	2020 Sustainability Report Our role in 2020; Our agenda for Sustainable Development; Our contribution to the 2030 Agenda	Pages 4-5; Pages 10-13 Pages 14-15
102-44	Main topics and concerns raised during the involvement of stakeholders and the measures adopted by the organisation to deal with them	2020 Sustainability Report Our agenda for Sustainable Development; Business with responsibility 2020 Sustainability Report General Contents: Relationship with Stakeholders √ Fidelidade √ OK! teleseguros √ Multicare √ Fidelidade Assistance √ GEP √ Fidelidade Car Service √ Cares √ Safemode √ Fidelidade Property √ Fidelidade - SGOIC	Pages 10-13; Pages 36-45 Pages 152-155

GRI TABLE FOR THE "CORE" OPTION

GENERAL STANDARD CONTENTS		LOCATION EVALUATION	PAGES
SUSTAINABILITY REPORTING			
102-45	Total entities included in the consolidated financial statements	2020 Sustainability Report The Fidelidade Group in Portugal	Pages 6-7
102-46	Process adopted for the definition of the contents of the report and the limits of the aspects	2020 Sustainability Report About this report	Pages 362-363
102-47	Material aspects identified in the process of definition of the contents of the report	2020 Sustainability Report Our role in 2020; Our agenda for Sustainable Development; Our contribution to the 2030 Agenda; 10 years of sustainability reporting of the Fidelidade Group	Pages 4-5; Pages 10-13; Pages 14-15; Pages 134-135
102-48	Reformulations of information provided in previous reports and motives for said reformulations	2020 Sustainability Report About this report	Pages 362-363
102-50	Period covered by the report	1 January 2020 - 31 December 2020	-
102-51	Date of the most recent previous report	2019 Sustainability Report	-
102-52	Report issue cycle	Annual report with annual accountability	-
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	2020 Sustainability Report About this report	Pages 362-363
102-55	GRI Index	GRI Table	Pages 316-363
102-56	External verification	2020 Sustainability Report About this report	Pages 362-363

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
ECONOMIC PERFORMANCE			
103-2	Management approach	2020 Sustainability Report Our role in 2020; Our agenda for Sustainable Development; Our contribution to the 2030 Agenda 2020 Report and Accounts Fidelidade – Companhia de Seguros S.A.	Pages 4-5; 10-13; 14-15 Pages 12-13
201-1	Direct economic value generated and distributed	2020 Sustainability Report Economic Performance: Organisation profile √ Fidelidade √ OK! teleseguros √ Multicare √ Fidelidade Assistance √ GEP √ Fidelidade Car Service √ Cares √ Safemode √ Fidelidade Property √ Fidelidade - SGOIC	Pages 156-161
201-2	Financial implications and other risks and opportunities for the organisation's activities, due to climate changes	2020 Sustainability Report Economic Performance: Organisation profile √ Fidelidade √ OK! teleseguros √ Multicare √ Fidelidade Assistance √ GEP √ Fidelidade Car Service √ Cares √ Safemode √ Fidelidade Property √ Fidelidade - SGOIC	Pages 162-163

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
202-1	Ratio between the lowest salary and the local minimum salary by gender	2020 Sustainability Report Economic Performance: Presence in the market ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 164-165
202-2	Proportion of top management positions occupied by persons coming from the local community	2020 Sustainability Report Economic Performance: Presence in the market ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 164-165
203-1	Investments in infrastructures and services provided	2020 Sustainability Report Economic Performance: Relationship with stakeholders ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 166-169
204-1	Proportion of costs with local suppliers	2020 Sustainability Report Economic Performance: Procurement practices ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 170-171

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
205-1	Assessment of corruption risk operations	2020 Sustainability Report Economic Performance: Fight against corruption ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 172-175
205-2	Communication and training in policies and procedures on fighting corruption	2020 Sustainability Report Economic Performance: Fight against corruption ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 172-175
205-3	Confirmed cases of corruption and measures taken	2020 Sustainability Report Economic Performance: Fight against corruption ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 172-175
206-1	Legal proceedings for unfair competition, anti-trust and monopoly practices	2020 Sustainability Report Economic Performance: Fight against corruption ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 176-177

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
ENVIRONMENTAL PERFORMANCE			
103-2	Management approach	2020 Sustainability Report Business with responsibility 2020 Sustainability Report Impactful Global Presence	Pages 60-65; Pages 124-133
302-1	Energy consumption within the organisation	2020 Sustainability Report Environmental Performance: Energy √ Fidelidade √ OK! teleseguros √ Multicare √ Fidelidade Assistance √ GEP √ Fidelidade Car Service √ Cares √ Safemode √ Fidelidade Property √ Fidelidade - SGOIC	Pages 178-179
305-1	Greenhouse gas (GHG) direct emissions (Scope 1)	2020 Sustainability Report Environmental Performance: Emissions √ Fidelidade √ OK! teleseguros √ Multicare √ Fidelidade Assistance √ GEP √ Fidelidade Car Service √ Cares √ Safemode √ Fidelidade Property √ Fidelidade - SGOIC	Pages 180-181
305-2	Greenhouse gas (GHG) indirect emissions (Scope 2)	2020 Sustainability Report Environmental Performance: Emissions √ Fidelidade √ OK! teleseguros √ Multicare √ Fidelidade Assistance √ GEP √ Fidelidade Car Service √ Cares √ Safemode √ Fidelidade Property √ Fidelidade - SGOIC	Pages 180-181

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
305-3	Other greenhouse gas (GHG) indirect emissions (Scope 3)	2020 Sustainability Report Environmental Performance: Emissions ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 180-181
SOCIAL PERFORMANCE			
103-2	Management approach	2020 Sustainability Report Reference employer	Pages 16-35
401-1	Number and rate of new admissions and turnover rate of employees, by age range, gender and region	2020 Sustainability Report Social Performance: Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 182-197
403-1	Occupational health and safety management system	2020 Sustainability Report Social Performance: Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 198-203

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
403-2	Identification of hazards, risk assessment and investigation of incidents	2020 Sustainability Report Social Performance: Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 198-203
403-3	Healthcare services at work	2020 Sustainability Report Social Performance: Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 198-203
403-4	Workers' participation, consultation and communication to workers regarding occupational health and safety	2020 Sustainability Report Social Performance: Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 198-203
403-5	Training of workers in occupational health and safety	2020 Sustainability Report Social Performance: Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 198-203

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
403-6	Promotion of workers' health	2020 Sustainability Report Social Performance: Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 198-203
403-7	Prevention and mitigation of occupational health and safety impacts directly linked to business relationships	2020 Sustainability Report Social Performance: Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 198-203
403-8	Workers covered by an occupational health and safety management system	2020 Sustainability Report Social Performance: Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 198-203
403-9	Occupational accidents	2020 Sustainability Report Social Performance: Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 204-213

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
403-10	Occupational illnesses	2020 Sustainability Report Social Performance: Occupational health and safety ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 214-215
404-1	Average training hours per year, per employee, by gender and functional category	2020 Sustainability Report Social Performance: Training and education ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 216-229
404-2	Skills management and continuous learning programmes seeking to support the ongoing employability of employees and to manage their career end	2020 Sustainability Report Social Performance: Training and education ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 230-231
404-3	Percentage of employees subject to regular career development and performance reviews, by gender	2020 Sustainability Report Social Performance: Training and education ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 232-233

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
405-1	Diversity in management and among employees	2020 Sustainability Report Social Performance: Diversity and equal opportunities ✓ Fidelidade ✓ OK! teleseguros ✓ Multicare ✓ Fidelidade Assistance ✓ GEP ✓ Fidelidade Car Service ✓ Cares ✓ Safemode ✓ Fidelidade Property ✓ Fidelidade - SGOIC	Pages 234-283
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)	2020 Sustainability Report Social Performance: Diversity and equal opportunities ✓ Fidelidade: não reportado ✓ OK! teleseguros: não reportado ✓ Multicare: não reportado ✓ Fidelidade Assistance: não reportado ✓ GEP: não reportado ✓ Fidelidade Car Service: não reportado ✓ Cares: não reportado ✓ Safemode: não reportado ✓ Fidelidade Property: não reportado ✓ Fidelidade - SGOIC: não reportado	Page 283
415-1	Total contributions for political parties and politicians, by country and recipient /beneficiary	2020 Sustainability Report Social Performance: Public policies ✓ Fidelidade: não reportado ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property: não reportado ✓ Cares: não reportado ✓ Fidelidade - SGOIC: não reportado	Page 285
417-1	Type of information about products and services required by regulations, and the percentage of significant products and services subject to such requirements	2020 Sustainability Report Social Performance: Marketing and labelling ✓ Fidelidade ✓ Multicare: não aplicável ✓ OK! teleseguros ✓ Fidelidade Assistance: não aplicável ✓ Safemode: não aplicável ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property: não aplicável ✓ Cares: não aplicável ✓ Fidelidade - SGOIC: não aplicável	Pages 286-289

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC CONTENTS		LOCATION EVALUATION	PAGES
417-2	Cases of non-compliance concerning information and labelling of products and services	2020 Sustainability Report Social Performance: Marketing and labelling ✓ Fidelidade ✓ Multicare: não aplicável ✓ OK! teleseguros: não aplicável ✓ Fidelidade Assistance ✓ Safemode não aplicável ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property: não aplicável ✓ Cares: não aplicável ✓ Fidelidade - SGOIC: não aplicável	Pages 286-289
418-1	Total number of substantiated complaints regarding breaches of privacy and loss of customers' data	2020 Sustainability Report Social Performance: Customers' privacy ✓ Fidelidade ✓ Multicare: não aplicável ✓ OK! teleseguros ✓ Fidelidade Assistance ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property não aplicável ✓ Cares: não aplicável ✓ Fidelidade - SGOIC: não aplicável	Pages 290-291
419-1	Non-compliance with economic and social laws and regulations	2020 Sustainability Report Social Performance: Socioeconomic compliance ✓ Fidelidade ✓ Multicare ✓ OK! teleseguros ✓ Fidelidade Assistance: não aplicável ✓ Safemode ✓ GEP ✓ Fidelidade Car Service ✓ Fidelidade Property: não aplicável ✓ Cares: não aplicável ✓ Fidelidade - SGOIC: não aplicável	Pages 292-293

GRI TABLE FOR THE "CORE" OPTION

SECTORIAL SUPPLEMENT - FINANCIAL SERVICES	LOCATION EVALUATION	PAGES
PRODUCT LIABILITY		
PRODUCT PORTFOLIO		
103-2	<p>Approach and management: Policies with specific environmental and social components applied to the lines of business. (former FS1)</p>	<p>FIDELIDADE Not reported</p> <p>OK! TELESEGUROS 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: 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 the dignity, diversity and rights of each individual; 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> <p>MULTICARE</p> <p>CUSTOMERS' PROTECTION AGAINST COVID-19 Despite the fact that pandemics are generally excluded from insurances, as soon as the pandemic was declared, Multicare has put in place a set of important measures seeking to ensure the effective protection of its customers in the context of COVID-19. With these measures, Multicare's purpose was to stand beside society in the fight against this worldwide scourge.</p> <p>In order to promote the reduction of infection and the early treatment of COVID-19, Multicare has created a network of diagnostic test providers, with nationwide reach, including the main clinical test laboratories. Furthermore, Multicare has widely announced it would co-fund the PCR tests of customers that had underwritten the Outpatient care cover, thereby exempting them from the copayment at their expense.</p> <p>Multicare was also the only insurance company to conclude an agreement with the Portuguese Private Hospitals Association, having taken on the hospitalisation costs for COVID-19 treatment of its Customers not referred by the SNS and with the Hospitalisation cover for at least 180 days.</p>

GRI TABLE FOR THE "CORE" OPTION

SECTORIAL SUPPLEMENT - FINANCIAL SERVICES	LOCATION EVALUATION	PAGES
	<p>PROTECTION OF PROVIDERS (CONTEXT OF COVID-19) COVID-19 has had a relevant impact on the healthcare provision sector. In order to contain the pandemic, most consultations, diagnostic tests and surgeries were postponed, which had a negative impact on the invoicing of healthcare providers. When the pandemic was declared, in order to stand beside the providers of its Network, Multicare settled all outstanding invoices and took on the prompt payment of invoices issued during the months of the pandemic, mitigating possible cash flow problems, especially in smaller partners.</p> <p>During 2020, new medical acts (such as teleconsultations) were also hired from the Multicare Network providers, as well as Individual Protection Equipment kits essential to minimise the risk of infection by COVID-19.</p> <p>SYMPTOM ASSESSOR In order to support customers in screening possible infections by COVID-19, Multicare has developed a symptom assessor with the world leader in virtual healthcare and strategic telemedicine partner: Teladoc Health. 2.3 million Fidelidade customers have had, since the beginning of the first pandemic wave, access to the Symptom Assessor. The assessor is not restricted to COVID-19, enabling the identification of other potential causes linked to health symptoms and recommending the type of clinical follow-up required. In suspected cases of COVID-19, it will refer to the National Health Service.</p> <p>Multicare customers were also given the possibility of clarifying doubts about symptom assessments with the General Practitioners.</p> <p>MEDICINA ONLINE - ANTICIPATED INNOVATION Multicare was a pioneer in telemedicine, with the launch of Medicina Online in 2016. Since then, Multicare has been increasing the value proposition of Medicina Online. 2020 was no exception. In the context of the suspension of in-person outpatient care, in March Multicare has also accelerated the launch of new medical services. In terms of medical services, the Online GP (concept of General Practitioner) was launched, who is a specialist in General and Family Medicine who clinically monitors Customers and is available to provide assistance. The specialties of gynaecology/obstetrics and immuno-allergology were also launched.</p> <p>Aware of the impact of the pandemic on mental health (namely due to social isolation, teleworking and the closure of schools), Multicare has also launched Psychology.</p> <p>All the Medicina Online services are still at no additional cost for Customers and have no impact on the health insurance capitals. Simple, without waiting and convenient, these services enable customers to take better care of their health and to adopt healthier lifestyles.</p> <p>The increase of the value proposition of Medicina Online has given rise to a relevant increase in medical consultations (+132%) as well as in the number of new users and the service utilisation rate (which more than doubled).</p>	

GRI TABLE FOR THE "CORE" OPTION

SECTORIAL SUPPLEMENT - FINANCIAL SERVICES	LOCATION EVALUATION	PAGES
<p>103-2 Approach and management: Procedures to assess environmental and social risks in the different lines of business. (former FS2)</p>	<p>HOME DELIVERY OF MEDICATION Thinking of the safety of its Customers and as a complement to Medicina Online, Multicare has launched the service of home delivery of medication, at no additional cost.</p> <p>This service is available across the entire national territory, 24/7, and ensures the delivery of medication within a maximum period of 2 hours after activation at Multicare's Customer Service. Only deliveries of medicines that require cold chain or in-person dispensing are excluded.</p> <p>FIDELIDADE The risk assessment performed does not include environmental and social risks.</p> <p>FIDELIDADE OK! TELESEGUROS The risk assessment performed does not include environmental and social risks.</p> <p>MULTICARE</p> <p>PROTECTION OF PAYMENT OF PREMIUMS Cover available in Multicare 1 and Multicare 2 insurances, which ensures the payment of the insurance premium up to 6 months in case of involuntary unemployment of the Policyholder. This cover is a unique social risk assessment (and mitigation) tool.</p> <p>MORATORIA (EXTENSION OF THE GRACE PERIOD) The payment deadline for Multicare policies is 25 days. In the COVID-19 context, Multicare has extended, as early as March, the payment deadline to 90 days, which was reduced to 60 days in May, following the publication of Executive Law no. 20-F/2020.</p> <p>Taking into account the economic-social role of health insurance, Multicare has contacted policyholders who did not pay the insurance premium, the main purpose being to understand whether the motive for non-payment of the insurance was related to financial hardship. In these situations, Multicare proposed temporary adjustments to the insurance, thus preventing Customers from becoming unprotected.</p> <p>PRO-ACTIVE RETENTION Multicare has a Loyalty Team that monitors every month the non-payment of insurance policies. Thus, upon prior analysis and following the defined criteria, this team contacts the customers with unpaid policies in order to understand the motives for non-payment and to provide a solution, thus preventing Customers from being left without protection.</p>	<p>-</p>
<p>103-2 Approach and management: Processes to monitor compliance by customers with the several requirements included in the agreements/contracts. (former FS3)</p>	<p>FIDELIDADE Not reported</p> <p>OK! TELESEGUROS Not applicable.</p>	<p>-</p>

GRI TABLE FOR THE "CORE" OPTION

SECTORIAL SUPPLEMENT - FINANCIAL SERVICES	LOCATION EVALUATION	PAGES
	<p>MULTICARE</p> <p>TELEUNDERWRITING We have kept the goal of extending teleunderwriting, which is considered to be more effective than the response to the Individual Health Questionnaire in assessing risk when underwriting insurance. In 2020, the 60+ range was launched at Caixa Geral de Depósitos and teleunderwriting was implemented for products requiring a response to the individual health questionnaire.</p> <p>ANTI-FRAUD OFFICE Multicare has a structure body, the Anti-Fraud Office, which monitors healthcare providers and customers in order to detect situations of abuse in the use of Multicare insurances. In parallel, the Anti-Fraud Office has been developing automatic fraud prevention mechanisms (ex. definition of incompatible medical acts, requirement of previous authorisation for the performance of certain medical acts).</p> <p>INSURANCE PREMIUM PAYMENT The Multicare Loyalty Team performs the monthly control of unpaid policies. In these situations, a telephone contact is made with the Policyholders in order to understand the motives for the non-payment of the insurance and to provide alternative solutions, thus avoiding insurance cancellation.</p>	
<p>103-2 Approach and management: Processes to develop employees' skills towards the implementation of environmental and social policies and procedures applicable to the lines of business. (former FS4)</p>	<p>FIDELIDADE Not reported</p> <p>FIDELIDADE OK! TELESEGUROS There are no processes for the development of skills within this scope.</p> <p>MULTICARE Multicare adopts and implements Fidelidade's decisions.</p>	-
<p>103-2 Approach and management: Interaction with customers/investors/partners concerning social and environmental risks and opportunities. (former FS5)</p>	<p>FIDELIDADE The risk assessment performed does not include environmental and social risks.</p> <p>FIDELIDADE OK! TELESEGUROS The risk assessment performed does not include environmental and social risks.</p> <p>MULTICARE</p> <p>COMMUNICATION WITH CUSTOMERS Multicare has enhanced its communication with customers, increasing the frequency and diversifying the means (with emphasis on SMS, e-mail and the Multicare and Fidelidade websites). In addition, newsletters were developed for Customers and Companies.</p>	-

GRI TABLE FOR THE "CORE" OPTION

SECTORIAL SUPPLEMENT - FINANCIAL SERVICES		LOCATION EVALUATION	PAGES
		<p>Topics approached:</p> <ul style="list-style-type: none"> - Communication in the COVID-19 context, additional protection measures - Launch of new Medicina Online services: Gynaecology, Paediatrics, Online GP service, Symptom Assessor, psychology consultation. - Dissemination of Multicare Vitality: within the scope of the launch of this programme, a set of actions were carried out in order to disseminate the Programme not only among Customers but also to the general public. For Insured Persons, an email and SMS marketing campaign was launched to publicise and activate the Vitality Programme. For SMEs, actions were carried out to introduce the Programme. <p>TELEDOC At the onset of the pandemic, Multicare promoted the Medicina Online service as a means to clarify doubts related to COVID-19. There was a growing demand for this helpline and it was necessary to carry out a very close work with Teledoc in order to ensure all calls were answered.</p> <p>FIDELIDADE ASSISTANCE The pandemic has also affected the house calls service, with a decrease in the number of available doctors, due to fear of infection. Thus, Multicare has strengthened its work with Fidelidade Assistance to mitigate the effect of this reduction.</p> <p>SPONSORSHIP OF EVENTS Multicare has supported events focused on the study of social risks and opportunities as well as topics related to research and scientific breakthroughs in the healthcare area.</p> <p>2020 was a rather atypical year in terms of sponsorships, but even so, we would like to highlight some of the support provided: an adapted living fair for athletes with disabilities, support to the Portuguese Cardiology Foundation, whose main purpose is to raise the population's awareness to the prevention of cardiovascular problems, continuation of the partnership with Prof. Dr. Júlio Machado in the development of content related to health, family, teleworking, technology and other transversal topics, partnership with the Público newspaper in Multicare Webinars.</p>	
FS6	Percentage of specific lines/segments of business, in total turnover, by region and dimension	Sectorial Supplement: Financial Services √ Fidelidade √ Multicare √ OK! teleseguros	Pages 294-295
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	Pages 296-297
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	Pages 296-297

GRI TABLE FOR THE "CORE" OPTION

SECTORIAL SUPPLEMENT - FINANCIAL SERVICES	LOCATION EVALUATION	PAGES	
AUDIT			
103-2	<p>Approach and management: Scope and frequency of audits to assess the implementation of environmental and social policies and the risk assessment procedures. (former FS9)</p>	<p>FIDELIDADE Fidelidade complies with all requirements and regulations issued by regulatory authorities concerning the design and marketing of goods and services. In addition, it has a Code of Conduct, Principles of Sound Governance and other standards seeking to ensure that the company's interests are in line with the Customers' expectations.</p> <p>MULTICARE 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 these risks.</p> <p>OK! TELESEGUROS Not applicable</p>	-
ACTIVE OWNERSHIP			
103-2	<p>Voting policies about social and environmental aspects applied to shares over which the organisation holds voting rights or supports the voting decision. (former FS12)</p>	<p>FIDELIDADE Fidelidade does not have formal voting policies about social and/or environmental issues for companies concerning which it is entitled to shares with voting rights.</p> <p>MULTICARE OK! TELESEGUROS Not applicable</p>	-
FS11	<p>Percentage of assets subject to environmental and social evaluation</p>	<p>FIDELIDADE OK! TELESEGUROS There are no assets subject to environmental and social evaluation.</p> <p>MULTICARE Not applicable</p>	
LOCAL COMMUNITIES			
FS14	<p>Initiatives in order to improve access to financial services by disadvantaged persons</p>	<p>FIDELIDADE OK! TELESEGUROS There were no such initiatives in 2019</p> <p>MULTICARE Not applicable</p>	-

GRI TABLE FOR THE "CORE" OPTION

SECTORIAL SUPPLEMENT - FINANCIAL SERVICES	LOCATION EVALUATION	PAGES
LABELLING OF PRODUCTS AND SERVICES		
103-2	<p>Management and approach: Policies on the design and marketing of financial products and services. (former FS15)</p>	<p>FIDELIDADE Fidelidade complies with all requirements and regulations issued by regulatory authorities concerning the design and marketing of goods and services. In addition, it has a Code of Conduct, Principles of Sound Governance and other standards seeking to ensure that the company's interests are in line with the Customers' expectations.</p> <p>MULTICARE 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:</p> <ol style="list-style-type: none"> 1. Market surveys in order to identify the actual needs and preferences of customers, as well as their willingness to pay (may include quantitative and qualitative surveys); 2. National benchmarking (and sometimes international) in order to identify trends of market and of products being marketed; 3. Analysis of the offer as well as of Multicare's portfolio experience (namely concerning the actual use of insurances by customers); 4. Validation of the final design of the product (or range of products) (may include quantitative and qualitative market surveys). <p>Marketing: For an effective marketing of its products, Multicare has been investing in the support to the Sales Network, including:</p> <ul style="list-style-type: none"> • Training sessions; • Follow-up of visits to customers; • Development of sales support materials; • Systematisation of competition trends in a Market Observatory; • Ongoing improvement of contractual documents in terms of language simplification and clarification; • Creation of information and moments of sales follow-up and other strategic indicators. <p>Specifically within the scope of training, besides the active participation in Commercial Cycles where new launches are announced and commercial goals are communicated, Multicare performs throughout the year a set of training sessions directed to the Sales Network (Mediation, Agencies, Direction of Personal Products and Banking Channel).</p> <p>In addition, Multicare performs a customised follow-up in visits to customers in order to provide detailed explanations about Multicare insurances and to identify the most adequate protection option.</p> <p>OK! TELESEGUROS There is no specific procedure.</p>

GRI TABLE FOR THE "CORE" OPTION

SECTORIAL SUPPLEMENT - FINANCIAL SERVICES	LOCATION EVALUATION	PAGES
<p>103-2 Approach and management: Initiatives to improve financial literacy, by type of beneficiary. (former FS16)</p>	<p>FIDELIDADE Not reported.</p> <p>MULTICARE 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>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>OK! TELESEGUROS Within this scope, OK! teleseguros follows all the initiatives ensured by the Fidelidade Insurance Group, namely by Gente com Ideias (People with Ideas).</p>	<p>-</p>

GRI TABLE FOR THE "CORE" OPTION

SPECIFIC INDICATORS		LOCATION EVALUATION	PAGES
	Specific indicators Fidelidade	Fidelidade	Pages 298-315
PN	Enhancing the growth of business partners	Fidelidade	Pages 300-303
QS	Improving service quality	Fidelidade	Pages 310-311
EP	Investing in process efficiency	Fidelidade	Pages 304-305
IC	Structuring community investment	Fidelidade	Pages 312-315
TA	Ensuring transparency of activities	Fidelidade	Pages 308-309
CA	Certification of workshops	Fidelidade	Pages 306-307

ABOUT THIS REPORT

The Fidelidade Insurance Group presents its report regarding the Group's activity in 2020, as well as the economic, social and environmental performance and practices of its companies, namely:

- Fidelidade – Companhia de Seguros, S.A.
- 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 – Gestão de Peritagens, S.A.
- Fidelidade Car Service – CETRA - Centro Técnico de Reparação Automóvel S.A.
- CARES – Assistência e Reparações, S.A.
- Fidelidade Property – Fidelidade Property Europe, S.A.
- Fidelidade - SGOIC, S.A. – Sociedade Gestora de Organismos de Investimento Coletivo, SA.

Structure

The structure of the report reflects the business strategy axes defined by the Fidelidade Group for the triennium, as well as the results of the consultation with internal stakeholders performed at the end of 2016. However, as a new consultation with the stakeholders to review the Group's priorities is now underway, some of the inputs have already been integrated. This report follows the guidelines for the preparation of Sustainability Reports developed by Global Reporting Initiative (GRI), in its Standards version, according to the "Core" option, and the sectorial supplement defined by this organisation for the Financial Sector has also been considered.

External Verification

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

This verification applies to the Fidelidade Group's operations in Portugal within this fiscal year, not including information related to operations outside the country.

Doubts and Clarifications

Requests for further information, additional clarifications or suggestions on this document may be sent to fidelidadecomunidade@fidelidade.pt.

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 2020, for the year ended in December 31, 2020, 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 2020, in accordance with the sustainability reporting guidelines Global Reporting Initiative, GRI Standards version and with the instructions and criteria disclosed in the Sustainability Report 2020, 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 2020, 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;
- iv) Confirmation that operational units follow the instructions on collection, consolidation, validation and reporting of performance information;

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- 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, 2020;
- 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 International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code) 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 2020, for the year ended in December 31, 2020, 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 2020, 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 2020 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 2020.

June 29, 2021

PricewaterhouseCoopers & Associados
- Sociedade de Revisores Oficiais de Contas, Lda.
represented by:

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

Independent Limited Assurance Report
December 31 2020

Fidelidade – Companhia de Seguros, S.A.
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TECHNICAL FILE

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