grupo
ageas®
portugal

grupo
ageas®
ageas seguros
ageas pensões
médis
OCIDENTAL
SEGURO DIRECTO

ACCESS

Ageas in the World

Our profile

Included in the **BEL20 Index**

Europe's **Top 20** insurance companies

39.000.000 Customers

Shareholder's equity close to **10 billion Eur**

ageas®

Annual infloes of **34.4 billion Eur**

Total workforce of more than **50.000 people** (including non-consolidated partnerships)

Ageas está present im **14 countries:** Belgium, United Kingdom, France, Portugal, Turkey, China, Malasya, India, Thailand, Vietnam, Laos, Cambodia, Singapo and Philippines

Ageas in the World

In 2018, Ageas achieved again excellent results

Ageas in Portugal

The evolution of Ageas presence in Portugal

2005 Ageas enters Portugal through a partneership with the Millenium BCP.

2016 Acquisition of AXA Portugal and Seguro Directo. Currently as Ageas Seguros (Life & Non-Life business) and Seguro Directo.
Portugal becomes Ageas' second home market

2017 Its companies in Portugal combined, Ageas is the second player in Life, third in Non-Life and second in the world ranking.

2018 Go Far joint venture is created in partnership with Associação Nacional de Farmácias;
Partnership with Kleya towards an integrated solution for foreign residents in Portugal.

2019 Launch owned dental clinics network - Clínica Médis branded.

Grupo Ageas Portugal

1.st Place in Pensions

2.nd Place in Life

2.nd Overall Ranking

2.nd Place in Health

3.rd Place in Non-Life

Grupo Ageas Portugal

at close of 2018

Employees
1.304

Omni-Channel
Extensive distribution network
3.382 Agents & Brokers
Bancassurance
Phone & Web

Combined ratio Non-Life
92,4 %
Non-Life

Customers per channel
666k Clients, Agents & Brokers
1.006k Clients Bancassurance
125k Clients Seguro Directo

Net Result
105,1 Million Eur

2.2 Billion Eur
Non-Life: 677 million Eur
Life: 1.494billion Eur

Market share (global)
16,6 %
Non-Life: 13,5%
Life: 18,4%

Solvency II
179 %

CONNECT 21

grupo ageas portugal

Based on the Group strategy, we defined the strategy of the Ageas Portugal Group for the next 3 years:

Our *Stakeholders:*

Our values:

Our strategic choices:

- A great **customer experience**
- To **prevent, prepare, protect & assist and go beyond insurance**
- With **partners** and through **aliances** and innovation, by leveraging technology
- An **agile organization**
- Growing in a **sustainable** way and creating **social impact**

Our goals:

- **96%** **Combined** Ratio
- **85 - 95 bps** Guaranteed **Life Margins** **30 - 40 bps** Unit-Linked
- **175%** **Solvency II** Ratio
- **≥ 50%** **Dividend** Pay-Out
- Share **Buy-Back** **≥ EUR 150** mlo /year except if M&A
- **5-7%** **Earnings/share** CAGR

3

Corporate Social Responsibility

Create value for a more sustainable world.

In Ageas Portugal Group, the Corporate Social Responsibility is intrinsic to the development of our activity in order to add significant value to Customers, Company and other Stakeholders.

It reflects our position on the major social, environmental and business challenges in the various dimensions in wich we have and impact on society.

We aim to create shared value, achieving a relevant social or environmental impact that generates value for our activity. We contribute to the Sustainable Development Goals in line with our strategic choices.

Corporate Social Responsibility

3 strategic pillars, reflected into concrete challenges

care

We create value for healthier world

health

- Contribute to reduce chronical diseases prevalence in Portugal (1st focus on diabetes)

act

We create value for a world of longevity with more quality

aging

- Finding innovative ways to meet the growing needs of the senior population
- Acting in the preparation of young segments future by promoting the importance of long-term savings

protect

We create value for a more resiliente world

resilience

- Look for long-term solutions that contribute to environmental sustainability (carbon neutral)
- Work to prevent potential events with high impact in peoples lives and goods, while fostering solutions for communities protection

Ageas Foundation

The Ageas Foundation is a corporate voluntary organisation founded in 1998. It brings people and partners together and pursues social solidarity ends within the community.

A place created with the aim of not only involving employees in solidarity activities but, externally, contributing to a more fair society, reaching out to the most vulnerable communities.

3 principles:

- **Corporate volunteering**
- **Entrepreneurship and social innovation**
- **Projects with a sustainable social impact**

Act with heart.

ageas fundação

agir com coração

Key figures for 2018

1.266
Volunteers

2.340
shareholdings

9.143
hours of voluntary work

83
institutons supported

230
solidarity actions

5

Our brands

ageas®
seguros

A World to protect yours.

With a young and colorful image, Ageas Seguros has insurance and services adapted to the needs of its Customers, developing its activity with a broad distribution network of Brokers and Partners.
The insurance company develops, follows and implements a strategy focused on the protection of its Customers, aimed at specific segments of Customers and offers innovative services such as the Mundo Ageas Seguros card, with direct discounts in several partners.

A world to protect yours: this is how the brand stands for the protection of the life and future of its Customers.

Learn more at **www.ageas.pt**

ageas®
pensões

Ageas Pensões is a leading leader in the Pension Funds market in Portugal, managing more than 5.2 billion euros of assets, which translates into a market share of 26.9%.

Learn more at **www.ageaspensoes.pt**

OCIDENTAL

grupo ageas

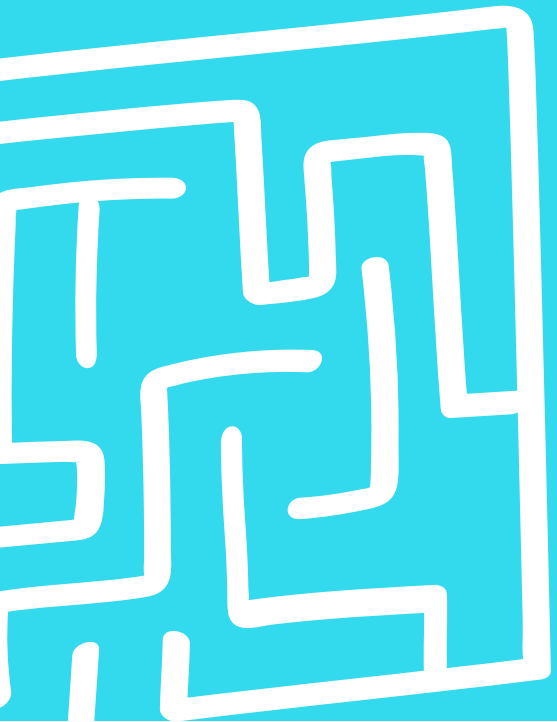
Ocidental is the largest bancassurance operator in Portugal, offering its products through Millennium bcp. Its offer is made up of a wide range of Life and Non-Life solutions, aiming at the protection of families and companies, both in the personal and patrimonial.

médis

Since its launch in the insurance market in 1996, Médis has affirmed itself as an outstanding player in the Portuguese health system, creating a true Personal Health Service.
And over the years, Médis continues to innovate and reinforce its value proposition by providing Medical Assistance who guarantees health follow-up at all stages of life, Nurses for 24hour follow-up through the Médis Line, but also services that facilitate the Customer experience, through the Digital Ecosystem.

Is good for health.

Saiba mais em **www.medis.pt**



SEGURO DIRECTO

grupo ageas

Seguro Directo is an insurance brand specializing in auto insurance, which counts on professionals of excellence in the sector and has a clear secret of success: a quality service with a competitive price. It was a pioneer in Portugal in the marketing of automobile insurance, by phone and internet, and recently renewed its visual identity. Under the motto "simpler than you think", the brand positions itself as an insurance company that is always present for its customers, who accompanies them, who is aware and who protects them, through a strong digital presence and an excellent experience customer service.

Learn more at **www.segurodirecto.pt**

simpler than you think

6

Recognition

We have been awarded and recognized by our Customers and Market

Our awards

ageas seguros

ageas pensões

médis

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Ageas Portugal Holdings, SGPS, S.A.
Sede Social: Avenida Dr. Mário Soares - Tagus Park, Edifício 10, 2744-002 Porto Salvo
N.º Matricula e de Pessoa Coletiva: 513720502.
Registada na Conservatória do Registo Comercial de Lisboa
Capital Social: 1.570.000,00 Euros

Learn more at **grupoageas.pt**

Grupo Ageas Portugal