

grupo  
ageas<sup>®</sup>  
portugal

WELCOME TO AGEAS GROUP PORTUGAL

2019





# AGENDA

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AGEAS  
GROUP  
PORTUGAL

03

PARTNERSHIPS

05

AGEAS  
GROUP

02

FIVE  
COMMERCIAL  
BRANDS

04

RECOGNITION



01

AGEAS  
GROUP







## OUR PROFILE

Ageas, an international insurance Group with focus on **Europe and Asia**

Belgium, United Kingdom, France, Portugal, Turkey, China, Malaysia, India, Thailand, Vietnam, Laos, Cambodia, Singapore e Philippines

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

Included in the **BEL20** index

Europe's **Top 20** insurance companies

Annual inflows of **34.4 billion Eur**

**39.000.000**  
Customers

Over **50.000 Employees**  
world wide



# WE ARE...



**A leading insurance company in Europe and Asia:** we invest in existing markets and seek out new opportunities



**Insurance specialists,** with a personalised offer and business solutions in Healthcare, Life and Non-Life branches, for private customers and companies



An insurer which evolves through constant investment in capabilities and skills, based on a **strong entrepreneurial culture**

# IN 2018 AGEAS GROUP CONTINUES TO ACHIEVE GREAT RESULTS



Gross  
Inflows



**EUR**  
**34,4** billion

Net  
Profit



**EUR**  
**797** million

Liquid  
Assent



**EUR**  
**2,2** billion

Combined  
Ratio\*



**94.3%**

Solvency  
II\*\*



**202%**

\* Only consolidated companies.

\*\* Ageas Group formula ratio in 195%.



02

AGEAS GROUP IN  
**PORTUGAL**







## VISION

Deliver an **emotional and meaningful experience** into people's lives



## MISSION

Become the **reference partner in insurance, a relevant player in services and the best place to work for entrepreneurs**

# THE EVOLUTION OF THE PRESENCE OF THE AGEAS GROUP IN PORTUGAL

## 2005

- The Ageas Group enters Portugal through Médis and Ocidental and a **partnership with Millennium bcp**

## 2016

- **Acquisition of AXA Portugal** (now Ageas Seguros) and **Seguro Directo**
- Portugal becomes **Ageas' second home market**

## 2017

- Its companies in Portugal combined, **Ageas is the 2º player in Life, 3º in Non-Life and 2º 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

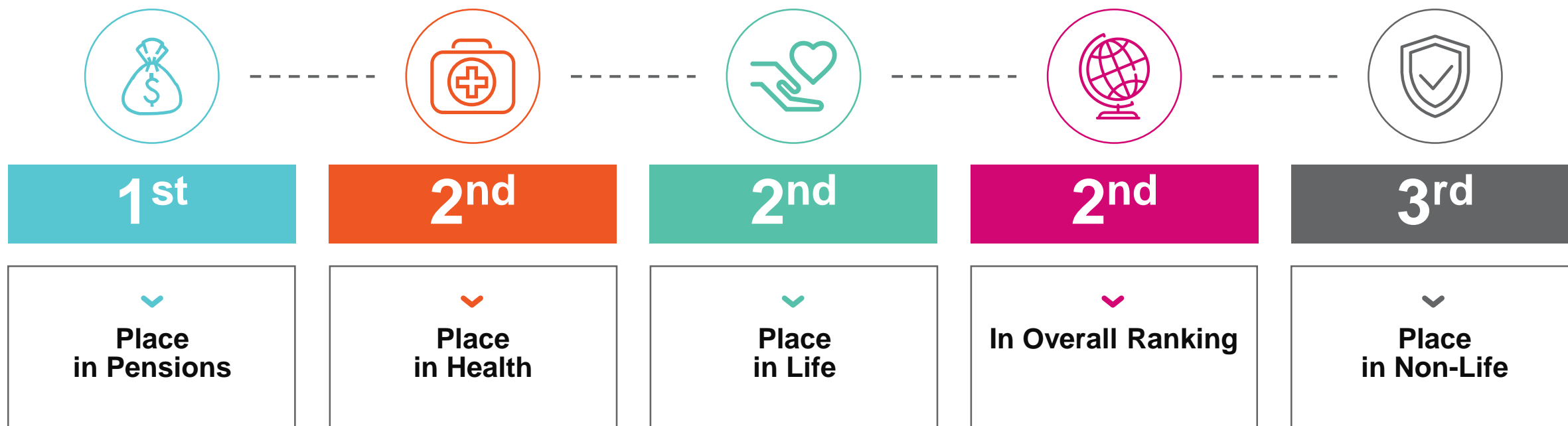
- Launch owned dental clinics network - Clínica Médis branded (two clinics in Lisbon)





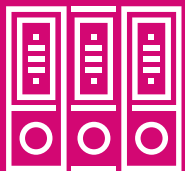
# PORTUGAL

## AGEAS' SECOND HOME MARKET



# 2018 IN FIGURES FOR AGEAS PORTUGAL GROUP

02



**5**  
**BRANDS**

Ageas Seguros,  
Médias, Ocidental,  
Ageas Pensões  
e Seguro Directo



**SOLVENCY**  
**II**

**179%**  
(standard formula)



**92.4%**

**Combined  
ratio Non-Life**



**16.6%**

**Market share (global)**  
18.4% (Life)  
13.5% (Non-Life)



**Omni  
channel**

Extensive distribution network:  
**3,382** Agents & Brokers  
Bancassurance  
Phone&web  
Partnerships



**€2,2** billion

Non-Life: €677 million  
Life: €1,494 billion  
**Gross inflows**



**€105,1**  
million

**Net result**

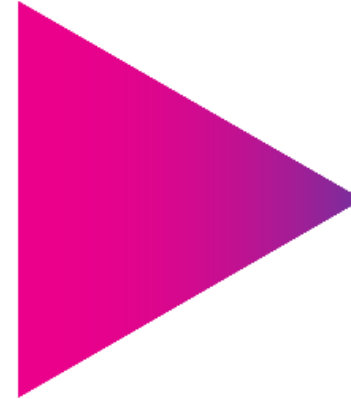


**1.7** million  
**Clients**

**666k** Agents&Brokers  
**1.006k** Bancassurance  
**125k** Seguro Directo



# STAKEHOLDERS, VALUES, STRATEGIC CHOICES AND FINANCIAL GOALS



Employees  
Partners  
Society  
Clients  
Shareholders

Care  
Dare  
Deliver  
Share

Focus on a great **customer experience**

By **preventing, preparing, protecting & assisting and beyond insurance**

Through **partnerships and innovation**, driven by technology

As **One agile organisation**

To achieve **sustainable growth and to create social impact**

**NPS** (Net Promoter Score)

**Employee engagement** survey

Gross **inflows**

**Combined ratio** (Health & Non-life)

**Operating margin** Life  
- Unit Linked

**Operating margin** Life  
- except Unit Linked

Net **profit**

# CORPORATE SOCIAL RESPONSIBILITY (CSR)

## A LONG-TERM STRATEGY

02

### care

we create value for a healthier world



grupo  
ageas  
portugal

### act

we create value for a world with longevity with higher quality



grupo  
ageas  
portugal

### protect

we create value for a more resilient world



grupo  
ageas  
portugal

## CREATE VALUE FOR A MORE SUSTAINABLE WORLD

**VISION** | CSR is part of the way we do business, adding value for Clients, Society and overall Stakeholders, and aiming for a shared-value approach

## 3 PILLARS



**Build a healthier society**



**Be ready for an ageing population**



**Build a more Resilient society**

## COMMITMENTS

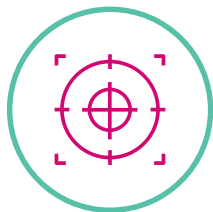
Contribute to reduce chronic diseases prevalence in Portugal and provide appropriate treatment and counseling through innovative methods.

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

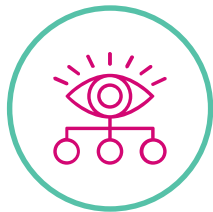
Look for long-term solutions that contribute to environmental sustainability (carbon neutral).  
Work to prevent potential events with high impact in peoples lives and goods, while fostering solutions for community's protection.



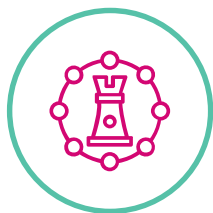
The Ageas Foundation is a corporate voluntary organisation (IPSS - Private Institutions for Social Solidarity ) founded in 1998. It brings people and partners together and pursues social solidarity ends within the community.



**MISSION** - To support the community by promoting corporate volunteering and developing programmes with a social impact.



**VISION** - To be a unique institution that helps build inclusive and resilient communities.



**STRATEGY** - With the aim of increasing its social impact on the community, the Ageas Foundation has structured its model based on an ecosystem of long-term partnerships centred around three principles:

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

## KEY FIGURES FOR 2018

**9,143**  
Hours of  
voluntary  
work

**83**  
Institutions  
supported

**1,266**  
Volunteers



**2,340**  
Shareholdings

**230**  
Solidarity  
actions



# EXECUTIVE COMMISSION

## AGEAS GROUP PORTUGAL

02

Executive Commission  
Ageas Group Portugal

Executive Commission  
JV Millennium bcp



**Steven Braekeveldt**  
CEO Ageas Group  
Portugal and  
Continental Europe



**Anne Van den Bergh**  
CIO | Chief  
Integration Officer



**Sjoerd Smeets**  
CRO | Chief  
Risk Officer



**Christophe  
Vandeweghe**  
CFO | Chief  
Financial Officer



**Eduardo Consiglieri  
Pedroso**  
CEO Health | Partnerships  
Seguro Directo | B2C



**José Gomes**  
CEO Non Life |  
Agents and Brokers



**Nelson Machado**  
CEO Vida |  
Bancassurance

**Vasco Rebello  
Andrade**  
Sales and Marketing

**Diogo Campello**  
CFO Ocidental  
Life and Pensions



03

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FIVE  
COMMERCIAL  
BRANDS







# AGEAS SEGUROS



Professional and certified  
**distribution network**



**Loyalty card:**  
Ageas Seguros World and **App** with  
direct discounts and digital card



**Website** with area for private  
Clients



**Digital documents** and  
communication



**GPS:** tracking service in case of  
emergency



**PAR:** risk analysis and prevention  
for Corporate Clients







# SEGURO DIRECTO

1<sup>a</sup>

SEGURO DIRECTO  
grupo ageas

## Direct Insurance Company in Portugal

*Rebranding with new image and new positioning*

**Mission:** be a brand close to the customer, an attentive and clear communication brand.

*"Simpler than you think" is the motto of the new positioning of the direct insurer, pioneer in Portugal*



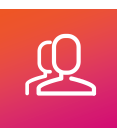
### Presence on multiple digital channels

- Website renewed, more intuitive and direct;
- App TV.



### Launch of a ChatBot app

- ChatBot para site, Skype e Facebook;
- More agile and flexible, for subjects related with Green Card.



### Closer to the Customers

- Road safety tutorials, and car maintenance.







# OCIDENTAL

grupo ageas



## Leadership in *Bancassurance*

- Largest operator of *Bancassurance* in Portugal;
- Relation of proximity and total integration for more than 30 years with Millennium bcp, partner and the main distributor.



## Simplification and Digitalization

Offer and simple language:

- Adapted to customers' life cycle;
- Making simple what is complex;
- Strong commitment to the simplification and digitization of processes.



# AGEAS PENSIONS



## Leader in Pension Funds

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

**IPE** CONFERENCE  
& AWARDS 2019  
WINNER PORTUGAL

  
2018-Melhor Fundo  
de Pensões Aberto com ISRR 4  
PRÉMIOS MELHORES FUNDOS - JORNAL DE NEGÓCIOS/ARFP





## Personal health service in Portugal

A new way of seeing and manage health in Portugal: Vision 360º

# MÉDIS

The portuguese personal health service include:



App Médís



Medical Assistants



Nurses 24 hours on the Médís Line

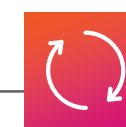
Clínica Médís and Médís Dental



Partnership with Pharmacies



Reinforced Oncologic Protection





04

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PARTNERSHIPS



WE PROMOTE PROJECTS AND PARTNERSHIPS THAT ADD VALUE,  
ARE DISTINCTIVE AND INNOVATORS



### BUSINESS PARTNERSHIPS



clínica**médicis**

**anf**  
Associação Nacional das Farmácias

[KLEYA]

### CORPORATE PARTNERSHIPS CULTURE

**COLISEU**  
PORTO  
ageas

**D.M<sup>II</sup>** **TEATRO  
NACIONAL  
D. MARIA II**

 **casa da música**

### CORPORATE PARTNERSHIPS INNOVATION, HEALTH AND SUSTAINABILITY

**NOVA** NOVA SCHOOL OF  
BUSINESS & ECONOMICS

 **Singularity**  
UNIVERSITY

 **apdp**  
Associação Protectora  
dos Diabéticos de Portugal

**G for  
Good**



04

RECOGNITION



# TOGETHER WE HAVE BEEN AWARDED AND RECOGNIZED BY THE OUR CLIENTS AND THE MARKET...



**OCIDENTAL**  
grupo ageas

ageas  
pensões



Grande  
Prémio '19  
apce

★  
VENCEDOR



**IPE CONFERENCE & AWARDS 2019**  
WINNER PORTUGAL



grupo  
**ageas**  
portugal



Grande  
Prémio '19  
apce

- **CEO Communicator of the Year**  
Steven Braekeveldt
- **Innovation Campaign**  
“Um mundo para proteger o seu”  
(rebranding stores)



OBSERVATÓRIO  
DE COMUNICAÇÃO  
INTERNA  
pessoas • cultura • experiência

- **Motivational Leader**  
Steven Braekeveldt





THANK YOU.