

GRUPO SEGURADOR



PRINCIPLES FOR SUSTAINABLE INSURANCE **2013**

GRUPO SEGURADOR BANCO DO BRASIL E MAPFRE

Sustainability is part of GRUPO SEGURADOR BANCO DO BRASIL E MAPFRE strategy, which involves all its stakeholders in the development of initiatives that create value for society.

Aware of the importance of the Principles for Sustainable Insurance to guide sustainable practices among global companies in the insurance industry, our company is fully aligned with the four international principles of the PSI and has high expectations to contribute to the strengthening of the theme in the Brazilian insurance segment.

COMPANY STRATEGY

Strategic Planning

The annual strategic planning board meeting establishes ESG goals for sustainable results for each of the company's Business and Functional unities, maximizing executives and employees engagement within sustainability strategies

Performance Measurement and Remuneration

The goals defined on strategic planning are monitored and managed into the company's results, influencing the annual PSP (Profit Sharing Plans) remunerations

Internal Processes

The company manages ESG issues on internal operations, reducing costs and engaging employees through initiatives that minimizes printing, incentivizes recycling, and optimizes energy consumption

RISK MANAGEMENT AND UNDERWRITING

Studies and researches

The company conducts sectorial studies to track the most relevant ESG challenges, opportunities, and risks within local markets, driving sustainability strategies and performance

Inspection

Providing educational programs to insurers, agents, and inspectors that create awareness and develop capacity for adapting ESG themes into underwriting and capital adequacy

Suppliers homologation

Employees and supply-chain programs to educate and discuss the main ESG impacts into business operations. The program aims to include ESG aspects for the supplier certification process based on collaborative relations

PRODUCT AND SERVICE DEVELOPMENT

Financial Inclusion

Developing products and services for the most needed communities in Brazil to ensure financial inclusion and promote access to insurance services

PASI - Immediate Social Support Plan

Pioneering with the first Brazilian insurance product developed specifically to low-income population through collective working conventions of all productive sectors

Microinsurance

The first insurance company allowed by SUSEP (Superintendent of Private Insurance) to operate with micro insurance in Brazil - e.g. Pilot Project within the "Complexo do Alemão" community, one of the biggest slums in Rio de Janeiro

Residence Insurance

Sustainable assistances that offers environmental consulting and intelligent disposal

CLAIMS MANAGEMENT

SIM 24h

Customer Services Centre that assists an average of 100.000 calls by month, structured for an efficient and fair responses

Electrical Bicycles

Fast customers assistance for technical and mechanical support provided by electrical bicycles in Rio de Janeiro. The initiative aims to bring benefits for the local urban mobility, and to reduce CO2 emissions

SALES AND MARKETING

Communication channels

Magazines, online commercial websites, and internal marketing to disseminate and engage the company's main stakeholders, including employees, agents, business partners and customers

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CLIENTS AND BUSINESS PARTNERS

CLIENTS AND SUPPLIERS

Supply-Chain Strategic Management

The company has implemented a Supply-chain Sustainable Relations Policy and developed a program to measure, assess, and monitor the suppliers sustainable activities level

Sustainability Academy

Investing on suppliers capacitation and engagement with sustainable issues, in 2012, 139 business partners have benefited from the Academy benefits and are now part of a selected group that compounds the Supply-chain Strategic Management Program

INSURERS, REINSURERS AND INTERMEDIARIES

Sustainability Academy

Benefiting more than 1.3 thousand people around 10 different Brazilian cities, the Academy are encounters to capacity and disseminate sustainability issues, discussing challenges and opportunities in the insurance industry and increasing awareness for potential ESG impacts and its risk management

Workshop for Inspection Agents

Providing educational programs to insurers, agents, and inspectors that create awareness and develop capacity for adapting ESG themes into underwriting and capital adequacy

Executives coaching

Coaching and capacitation of the company's high level Business Unities executives to assimilate the most relevant ESG impacts and potential risks, as well as to explore business opportunities for developing innovative solutions

**GOVERNMENT,
REGULATORS, POLICY
MAKERS, AND OTHER KEY
STAKEHOLDERS****CEBDS**

Integrating and actively participating of several Thematic working groups within the **Brazilian Business Council for Sustainable Development** (local WBCSD branch), the company presides the Urban Mobility Thematic Working Group

CNSEG

Integrating CNSEG (**National Insurance Companies Confederation**) and member of its Sustainability Commission to promote and enrich debates for including ESG themes into insurance business market

FUNENSEG

Partnering with the **School of Insurance National Foundation** to develop programs and seminars that spread ESG themes for all the industry value chain

ITSEMAP

The **Technological Services Institution** develops customer advising services to identify, analyze, and assess their activities operational risks

CESVI

Created in 1996, the **Road-Safety and Experimentation Center** was the first institution dedicated to researches and studies for road safety. The center has high experience with the end-of-life vehicles waste management

**DISCLOSURE AND
REPORTING****Sustainability Reporting**

Since 2007, elaborating the Sustainability Reporting according to GRI guidelines

IIRC

Business member of the International Integrated Reporting Council Pilot Program

Guia Exame

Recognized in 2013 by a national magazine specialized in sustainability management as one of the most sustainable companies in Brazil
