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## **Responsible performance in 2009. Objectives and challenges regarding corporate responsibility**



## Principal initiatives implemented during 2009

**Trust, Quality and Dynamism are the values that guide the activity of SegurCaixa Holding**

SegurCaixa Holding establishes its management model based on its three corporate values –Trust, Quality, and Dynamism–, values which the company aspires to share with its stakeholders: employees, customers, shareholders, our environmental surroundings and society in general.



Corporate responsibility is an integral part of the Group’s management process and evidenced through a wide range of initiatives aimed at effecting ongoing improvement to its performance in this area.

In 2009 SegurCaixa Holding, in line with action carried out over previous years, continued prioritising responsible management and its relationship with its stakeholders.

Over this past year, this commitment was bolstered by the implementation of the following initiatives:



WE SUPPORT



1. Adhesion to the United Nations Global Compact and adopting the Ten Principles covering commitments in areas such as human rights, labour rights, the environment and anti-corruption. By embracing these principles, SegurCaixa Holding is following suit with the numerous initiatives undertaken over the past years in areas such as corporate governance, environmental management, human resource management and its relationship with customers.
2. Adhesion to the United Nations Principles for Responsible Investment (PRI) and embracing its 6 Principles. VidaCaixa, one of the companies within the Group SegurCaixa Holding, became the first Spanish organisation from the life insurance and pension fund management sector to adopt these principles, thereby ensuring the responsible management of customers’ investments.

3. **Constitution of the SegurCaixa Holding Corporate Responsibility Committee**, consolidating corporate responsibility management and its implementation within the strategy of the Group. One of the main functions of the recently formed Committee lies in the definition and monitoring of the organisation's corporate responsibility strategy, managing dialogue with stakeholders and coordinating these aspects with shareholders. The Committee is comprised of those in charge of the following Departments: Organisation and Human Resources, Sales and Marketing, Corporate and Group, and Customer Care, as well as the Corporate Development Department. Moreover, a further three Sub-committees, whose principal function is to act as an advisory body, were formed to integrate dialogue with stakeholders within the organisation's strategy, representing the principal stakeholders of SegurCaixa Holding –Employees, Customers and Society, and the Environment.

4. **The drawing-up and dissemination of the SegurCaixa Holding Group Code of Ethics**, which outlines the general performance, conduct, rights and responsibilities to its shareholders, customers, employees, society and the environment. Based on the organisation's three defining values, each and every employee and manager in the Group fully assumes the Code of Ethics and integrates it as an essential set of guidelines for continued efforts and improvements in the organisation's responsible performance. Drawing up the SegurCaixa Holding Code of Ethics involved an internal project across several departments within the Group, in perfect coordination with the shareholders (Criteria and "la Caixa"), which subsequently culminated in the Board's decision to approve and implement the Code. For further information, please visit the following link to consult the Code of Ethics: [www.segurcaixaholding.com](http://www.segurcaixaholding.com).

5. Being awarded the **Certification as a Family-Responsible Company (efr)**, by the Fundación Más Familia in recognition of the company's achievements in striking a balance between working life and family home life. The award not only considers initiatives undertaken to date by SegurCaixa Holding in the area of work/life balance, but also recognises aspects regarding professional development, work quality, commitment to equality and diversity management.

6. **Collaboration with the GAVI Alliance and adherence to the Business Alliance for Child Vaccination**. Since 2000, the GAVI Alliance has already facilitated access to vaccinations for over 213 million children, thereby preventing more than 3 million premature deaths according to World Health Organisation estimates. SegurCaixa Holding's collaboration falls within the framework of the Group's corporate responsibility strategy and its contribution to the cause consisted of donating 30,000 Euros, a figure which represents the amount spent each year on Christmas gifts. Furthermore, the organisation has extended this collaboration to include employees of the Group, thus addressing the concerns of groups such as Retorn as well as the group of corporate customers of VidaCaixa Previsión Social.

7. **Calculating the itemised carbon footprint**. In 2009, in a first step towards establishing policy and initiatives focused on effecting a reduction in CO<sub>2</sub> emissions, the organisation calculated itemised carbon footprint.



# 2009 objectives and challenges

## Customers

In 2009, SegurCaixa Holding prioritised initiatives aimed at addressing sustainable investment management, enhancing customer care and developing new insurance and social welfare products.

COMMITMENT 2008	PROGRESS MADE IN 2009	CHALLENGES FOR THE FUTURE
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Safety and transparency in customer relations</p> <p>Improve security measures and in-house training related to handling of private and confidential information.</p>	<ul style="list-style-type: none"> <li>• Drawing up and disseminating the SegurCaixa Holding Code of Ethics.</li> <li>• Adapting technical security measures to preserve customer privacy and confidentiality prior to the end of transition period ending in 2010.</li> <li>• In-house publication of biannual bulletin dealing with issues concerning collection and handling of customer’s data and information.</li> <li>• Editing a standardised document for pension plans customers regarding compliance with the Spanish Data Protection Act (LOPD as per Spanish acronym).</li> <li>• Preparation of on-line training course in the application of personal data protection regulations (Organic Law 15/1999, of Personal Data Protection and RD 1720/2007, which approved the implementation of Regulation for Organic Law 15/1999). Organising the annual seminar on improving the landscape where compliance with non-automated file safety requirements are implemented.</li> <li>• Drawing up a letter of terms and conditions for insurance mediators, including agreement reached with Adecese members regarding the adaptation of legislation on money laundering and customer data disclosure.</li> </ul>	<ul style="list-style-type: none"> <li>• Reviewing service contracts with suppliers and commitment to security document.</li> <li>• Dissemination of Code of Ethics.</li> <li>• Maintaining regular biannual bulletin.</li> <li>• Rollout of on-line training course during the first quarter of 2010.</li> <li>• Organising the Annual Seminar on Improving the Office Landscape.</li> <li>• Carry out internal audit on safety measures and trial run of contingency plans for core security and continuity in customer data protection systems.</li> </ul>
<p>Continue making ongoing improvements in the clarity and transparency of customer information.</p>	<ul style="list-style-type: none"> <li>• Collaboration with UNESPA in introducing a standard in product information specs to enable customers to make a comparative analysis of the available products.</li> <li>• Introduce a “Guide to Correspondence” to provide guidelines for clearer and more comprehensive communication with customers.</li> <li>• 5 surveys targeting customers in order to determine their opinions regarding product offer information for insurance and pension scheme products.</li> </ul>	<ul style="list-style-type: none"> <li>• Application of product information specs for all personal insurance products on offer from SegurCaixa Holding once completed.</li> <li>• Distribute Guide to Correspondence to all departments involved in communications with customers.</li> <li>• Perform further studies aimed at determining the opinion of customers concerning information of SegurCaixa Holding products and to identify aspects where room for improvement exists.</li> <li>• Improve certain product certificates, such as the statement of position concerning Unit Linked Groups and business employee certificate as well as the communication of consolidated rights of employee pension fund schemes.</li> </ul>

## Customers

	COMMITMENT 2008	PROGRESS MADE IN 2009	CHALLENGES FOR THE FUTURE
Accessibility to insurance and social welfare products	Continue improving access to products and services offered by the Group through branch proximity, multi-channel network and removing physical and sensory obstacles.	<ul style="list-style-type: none"> <li>• Strengthening multi-channel approach adapting the organizational structure to better meet the ever-changing commercial habits of our corporate customers, making the relationship between all parties involved in the negotiation process more flexible and transmitting our capacity to adapt to the entire corporate business management team.</li> <li>• Improve on-line processes for performing administration tasks for SegurCaixa Hogar and Vida Familiar products.</li> <li>• Introduce the new Videoagente, to facilitate contracting of home, life or health insurance products thereby enabling customers to see the telemarketing salesperson via PC but not visa versa.</li> <li>• Consolidation of telemarketing accident insurance products as well as additional products for home insurance product range.</li> </ul>	<ul style="list-style-type: none"> <li>• Introduce an insurance management system for marketing insurance products designed for SMEs.</li> <li>• Improve the corporate website <a href="http://www.segurcaixaholding.com">www.segurcaixaholding.com</a> introducing fresh content and improving organisational features to make the page more user friendly for customers.</li> <li>• Improve website <a href="http://www.vidacaixaprevisionsocial.com">www.vidacaixaprevisionsocial.com</a> making it more user-friendly including adapting product content to focus on solution providing and improving corporate information available as well as access and links for contacting the organisation.</li> <li>• Develop an application for mobile phones to enable customers to access the varying services available.</li> </ul>
Innovation as an ongoing challenge	Continue adding to insurance and social welfare product and services portfolio, taking into consideration the real needs of customers resulting from the current economic environment.	<ul style="list-style-type: none"> <li>• Launch of 6 new products: Seviam Protect, SegurCaixa Negocio, SegurCaixa Auto Negocio, PlanCaixa 5 Ya, PlanCaixa 5 Ya II and PlanCaixa Doble Opción. Seviam Protect is the result of adapting the traditional linked life insurance Group product to the social reality of economic downturn.</li> <li>• Renta Vitalicia product profitability was enhanced through offering one single rate for all age groups and providing new cover for situations of severe or major long-term care dependency, which offers customers the option to increase monthly income received without having to increase payments.</li> <li>• Improvements made to products for group customers like the Seguro de Group Mixto and also management of minimum interest insurance policy portfolio plus participation in profits.</li> </ul>	<ul style="list-style-type: none"> <li>• Design new products to complement the existing range of products available for self-employed workers and SMEs.</li> <li>• Introduce improvements to Salud Reembolso products for SMEs and develop new product ranges for equity products for companies.</li> <li>• Throughout 2010, develop common policy for "la Caixa" Private Banking, Corporate Banking and Company Centres.</li> </ul>
	Continue introducing innovation which improves the relationship with customers providing them with technological solutions in line with their real needs.	<ul style="list-style-type: none"> <li>• Progress was made in implementing the Customer Relationship Management (CRM) system for all individual customers and group customers to better assess their needs.</li> <li>• Increased the range of products available for contracting on-line as well as the range of administrative procedures that can be performed.</li> <li>• Pension plan customers and mediators can now avail of easier on-line access to service functions, information and manage group insurance policies.</li> </ul>	<ul style="list-style-type: none"> <li>• Facilitate home insurance claims procedures, strengthen sales of existing products through providing specific offers on-line and increase the range of insurance and voluntary pension schemes which private customers can contract via Internet.</li> <li>• Continue to develop new functions and improvements for on-line access for corporate customers and mediators.</li> </ul>
	Promote internal culture of innovation.	<ul style="list-style-type: none"> <li>• Introduction of a new web application for management and idea exchanging, which can be accessed from the Innova+ portal where all employees of SegurCaixa Holding can participate.</li> <li>• Promotion and strengthening knowledge of innovation lines and driving-force teams through the Plataforma Innova+. 5 campaigns to provide information and invite participation on the theme of innovation organised, which generated over 400 ideas.</li> </ul>	<ul style="list-style-type: none"> <li>• Sustain efforts undertaken to raise staff awareness and encourage new ideas.</li> </ul>

## Customers

	COMMITMENT 2008	PROGRESS MADE IN 2009		CHALLENGES FOR THE FUTURE
Customer satisfaction	Sustain efforts to constantly monitor quality in an effort to increase customer satisfaction and the corresponding channel.	<ul style="list-style-type: none"> <li>The system used to appraise Quality of service offered to our customers was improved in order to streamline information generated from contact with customers and also to effect ongoing improvement in our services.</li> </ul>	●	<ul style="list-style-type: none"> <li>Continue efforts focused on appraising quality of customer care and proceed with implementation of survey analysis of every area of the Group's activity.</li> <li>Ensure quality of suppliers performing surveys.</li> <li>Improve procedures used for collection and processing data from surveys completed by corporate and group customers.</li> </ul>
	Continue to reduce average response time for queries and claims.	<ul style="list-style-type: none"> <li>Customers awaiting compensation payment for home insurance repairs claims have a shorter wait now. In the case of customers who arrange repair work themselves, the period was reduced from 2.32 days in 2008 to 1.44 days in 2009.</li> </ul>	●	<ul style="list-style-type: none"> <li>Continue efforts to measure customer service quality.</li> <li>Lower response time for queries through branch offices of "la Caixa".</li> </ul>
	In relation to home insurance customers, application of predictive quality model which enables prioritising claims management taking into account not only settlement period but also the number of professionals involved as well as other relevant services.	<ul style="list-style-type: none"> <li>Efforts to introduce the predictive quality model continued thereby facilitating information about the risk of dissatisfaction of a customer in dealing with their claim.</li> <li>Improvements made to the service provided by suppliers to home insurance customers: monitoring telephone customer care provided by suppliers, daily audit where between 5% and 10% of all calls are reviewed and undertaking a commitment to provide customer care in less than three hours for urgent claims.</li> </ul>	●	<ul style="list-style-type: none"> <li>Continue with efforts made to measure customer service quality through development of predictive models which enable the optimisation of efforts and steps taken.</li> <li>Maintain job responsibility allocation model in place for suppliers depending on performance as appraised using service quality surveys.</li> </ul>
Benchmark in sustainable management of investments and solvency	Completion of SRI criteria procedures manual for any class of investment inspired by Global Compact on Principles for Responsible Investment (PRI).	<ul style="list-style-type: none"> <li>Became a signatory of the United Nations Principles for Responsible Investment (PRI) and the express inclusion of these principles within the procedures manual. SegurCaixa Holding became the first Spanish organisation to sign up to the PRI in its capacity as life insurance and pension schemes management.</li> </ul>	●	<ul style="list-style-type: none"> <li>Make greater efforts in the application and development of the Principles and especially in terms of raising awareness of same both internally and externally together with active participation in public exposure initiatives organised by PRI.</li> </ul>

## Customers

	COMMITMENT 2008	PROGRESS MADE IN 2009		CHALLENGES FOR THE FUTURE
Benchmark in sustainable management of investments and solvency	Raise minimum investment in SRI objective in equity of "la Caixa" employee's pension fund.	<ul style="list-style-type: none"> <li>As part of our strategic objectives, investment in SRI increased by 2.8%.</li> </ul>	●	<ul style="list-style-type: none"> <li>Consolidate strategic SRI position with gradual increases.</li> </ul>
	Design and mailing a letter providing information about these issues for brokers in an effort to strengthen SRI circuit in external asset selection process.	<ul style="list-style-type: none"> <li>Letter drawn up and mailed.</li> </ul>	●	<ul style="list-style-type: none"> <li>Continue letter mailing process.</li> </ul>
	Maintain a high level of solvency.	<ul style="list-style-type: none"> <li>Collaboration with UNESPA task force in order to introduce level 2 and 3 measures from 2012 onwards as well as participating in the fifth quantitative impact study concerning European solvency (QIS 5).</li> <li>Work was begun to analyse and design the company's own internal model to provide comprehensive risk analysis appraisal.</li> </ul>	●	<ul style="list-style-type: none"> <li>Explore further analysis and design of a company specific model.</li> <li>Maintain collaboration with existing working groups and task forces.</li> </ul>
Control culture	Drawing up and documenting maps of procedures for VidaCaixa and SegurCaixa Holding as well as associated risk and spot checks and monitoring processes.	<ul style="list-style-type: none"> <li>Developed an IT support application to document and upkeep internal risk management and monitoring systems and support the annual internal audit. plan:</li> <li>Detailed map of procedures.</li> <li>Detailed map of inherent risks.</li> <li>Spot check inventory was introduced.</li> <li>Appraisal of effectiveness of spot checks.</li> </ul>	●	<ul style="list-style-type: none"> <li>Control Self-Assessment: Introduction of a CSA system so that those responsible for the controls are the ones who assess the effectiveness of the systems themselves.</li> </ul>

## Employees

In line with previous years and despite the current economic climate, SegurCaixa Holding maintained its commitment to creating quality employment and professional development of staff members, striving to become an even better place to work each year.

	COMMITMENT 2008	PROGRESS MADE IN 2009		CHALLENGES FOR THE FUTURE
Backing job creation	Maintain parallel and balanced development of business and staff.	<ul style="list-style-type: none"> <li>In spite of the crisis, staff numbers at SegurCaixa Holding continued to increase, by 3% in 2009 to 911 employees.</li> </ul>	●	<ul style="list-style-type: none"> <li>Continue maintaining parallel and balanced development of business and staff.</li> </ul>
Dialogue, participation and communication	Encourage a participatory culture where employees feel comfortable offering opinions, suggestions and ideas through providing suitable channels to do so.	<ul style="list-style-type: none"> <li>Participation in the analysis, assessment and certification of Best Workplaces Spain.</li> <li>Initiatives focused on individuals in order to strengthen leadership of Department Heads and Area Managers.</li> </ul>	●	<ul style="list-style-type: none"> <li>Set up a corporate Intranet site to improve the existing system based on Lotus Notes.</li> </ul>
Work / Life balance	Continue the efforts invested by SegurCaixa Holding to become an excellent workplace.	<ul style="list-style-type: none"> <li>SegurCaixa Holding was awarded the certificate as a Family-Responsible Company (efr).</li> <li>Dissemination of internal work / life balance plan which includes over 40 measures aimed at making family life compatible with professional life.</li> </ul>	●	<ul style="list-style-type: none"> <li>Introduction of an ongoing improvement plan with fresh measures arising from internal consultation and participation processes with employees.</li> <li>Set up measures related to the efr certification process in an effort to strengthen the commitment undertaken.</li> </ul>
Equal opportunities and integration into the workplace	Compliance with terms pursuant to legislation through specialised employment centres.	<ul style="list-style-type: none"> <li>Continued commitment to Plan Familia in collaboration with the Fundación Adecco, in order to facilitate access to orientation and assistance in workplace and social integration for families of SegurCaixa Holding employees with disabled family members.</li> </ul>	●	<ul style="list-style-type: none"> <li>Maintain commitment to Plan Familia.</li> </ul>



## Employees

	COMMITMENT 2008	PROGRESS MADE IN 2009		CHALLENGES FOR THE FUTURE
Respecting collective rights	Compliance with collective rights of SegurCaixa Holding employees.	<ul style="list-style-type: none"> <li>In 2009, no incidents were reported nor were any complaints filed by an employee for reasons related to freedom of association or the process of collective bargaining rights.</li> </ul>	●	<ul style="list-style-type: none"> <li>Continue to comply at the same level with employees' collective bargaining rights.</li> </ul>
	Project Thalens 2010: Development of three separate lines of action: commitment in-out, communication and participation, and training and development.	<ul style="list-style-type: none"> <li>With regard to commitment, 15 social, environmental and staff oriented initiatives were carried out.</li> <li>In so far as communication and participation is concerned, an individual Balanced Scorecard (BSC) was introduced to enable the communication and transfer of corporate strategy to each individual.</li> <li>In the area of training and development, initiatives were focused on three main objectives: to improve competencies, skills and specific training for each position within the company.</li> </ul>	●	<ul style="list-style-type: none"> <li>Continue implementing the Project Thalens 2010.</li> </ul>
Competency and professional and vocational training	Continued development of the level of competencies and knowledge of staff in order to improve the situation and reach the goal of 81.25% by 2010.	<ul style="list-style-type: none"> <li>Level of competencies was increased to 81.77%, thereby surpassing the objective set.</li> </ul>	●	<ul style="list-style-type: none"> <li>Continue to develop level of competencies of knowledge of staff in order to reach the objective of 82.09% in 2010.</li> </ul>
	Continue professional development plan aimed at coordinators.	<ul style="list-style-type: none"> <li>Coordinators programme developed with 8 training session each year.</li> </ul>	●	<ul style="list-style-type: none"> <li>Continue the roll-out of the Training Plan for this group within the company.</li> </ul>
	Design a new tailored training plan for mid-level management.	<ul style="list-style-type: none"> <li>Efforts were made during 2009 to develop individual initiatives and to design a group development plan.</li> </ul>	●	<ul style="list-style-type: none"> <li>Completion and launching of a development plan targeting mid-level management based on predicted future events.</li> </ul>
	Design a fresh training programme to target staff to be included in the programming of skills training.	<ul style="list-style-type: none"> <li>Definition and implementation of 2009 Annual Training Programme with the incorporation of initiatives aimed at time management, innovation and emotional intelligence.</li> </ul>	●	<ul style="list-style-type: none"> <li>Continue to identify fresh needs and design of the Annual Training Programme.</li> </ul>

## Employees

	COMMITMENT 2008	PROGRESS MADE IN 2009	CHALLENGES FOR THE FUTURE
Competency and professional and vocational training	<p>Include insurance issues content derived from the European Financial Advisor Programme in the Commercial Technical in Insurance Programme. Furthermore, streamline commercial skills of AgenCaixa employees through extending the duration of the programme by one year (4 years total).</p>	<ul style="list-style-type: none"> <li>• 34 consultants took part in the training programme for trainers for the subsequent specialist training in SMEs and for the self-employed workers from the rest of the network of AgenCaixa consultants in 2010.</li> <li>• Training provided for 100% of AgenCaixa consultants in new products launched: SegurCaixa Auto and SegurCaixa Negocio.</li> </ul>	<ul style="list-style-type: none"> <li>• Enhance knowledge of new products launched.</li> <li>• Simultaneous training of the entire network of AgenCaixa consultants in matters regarding product portfolio for SMEs and the self-employed workers.</li> <li>• Initial training for AgenCaixa consultants in new products to be launched in transport and industrial multirisk insurance.</li> </ul>
	<p>Groups and Companies.</p>	<ul style="list-style-type: none"> <li>• Consolidation of Virtual VCPS as the principal internal communication system and knowledge management of the team associated with this business area.</li> <li>• Development of 'training pills' for certain projects which complement in-situ training sessions for the VidaCaixa Previsión Social team, as well as the option to channel queries and suggestions via the tool's varying forums.</li> </ul>	<ul style="list-style-type: none"> <li>• Promote the Virtual VCPS as the internal communication system for the groups and companies team.</li> </ul>
Compensation policy		<ul style="list-style-type: none"> <li>• Staff-wide assessment of yearly objectives conveyed and communicated via a new individual objectives management tool, Individual Balanced Scorecard (IBSC), brought into line with our Balanced Scorecard (BSC).</li> </ul>	<ul style="list-style-type: none"> <li>• Introduce a new on-line application for managing individual objectives, accessible to all SegurCaixa Holding employees.</li> <li>• Staff-wide evaluation of yearly objectives with the extension and strengthening of the use of this individual objectives management tool, bringing it into line with our Balanced Scorecard (BSC).</li> <li>• Carry out training and informative sessions for the entire staff concerning the uses and advantages of this tool.</li> </ul>
Health and safety		<ul style="list-style-type: none"> <li>• Introduction of a Type A Flu action plan.</li> </ul>	<ul style="list-style-type: none"> <li>• Carry out preventative action.</li> </ul>

## Society

Besides indirect cooperation with initiatives developed by Obra Social “la Caixa”, the Social & Cultural Outreach Projects, by way of SegurCaixa’s contribution to the overall profits of the “la Caixa” Group, some of the other features worthy of a mention here include the social commitment of its employees, the institutional involvement of the company and the socially responsible nature of insurance and pension plan activity.

	COMMITMENT 2008	PROGRESS MADE IN 2009	CHALLENGES FOR THE FUTURE
The social function of insurance and pension plan activity	Contribute to raising awareness of the general public and companies about the importance of pension schemes and insurance.	<ul style="list-style-type: none"> <li>• The following activities were carried out during the past year:                             <ul style="list-style-type: none"> <li>• Sixth SegurCaixa Holding Barometer: “The value of a private health care plan”.</li> <li>• The portal <a href="http://www.foroprevisionsocial.net">www.foroprevisionsocial.net</a>, was set up as a forum of experts in group life insurance to provide important access to the opinion of stakeholders, as well as transmitting the organisation’s commitments to customers.</li> <li>• A cooperation agreement was signed between VidaCaixa Previsión Social and Adecese in support of encouraging professional recognition of its associate members and the social contribution their work represents.</li> <li>• Awareness raising campaign was organised among Human Resources Managers to highlight the benefits of contracting health insurance.</li> <li>• Announcement of the second Premio VidaCaixa-Seguros UB Award.</li> <li>• Sponsorship of the 4th Premio Edad&amp;Vida Award: “Values, attitudes and behaviour in the Spanish public with regard to savings and pension plan needs for retirement”.</li> <li>• Participation in several conferences sharing knowledge, know-how and experience gained over the years.</li> <li>• Inclusion of information regarding the characteristics and trends in the pension scheme and insurance sector in the Annual Report and corporate website.</li> <li>• Development of the regular information bulletin: INFO VidaCaixa Previsión Social, in order to raise awareness and inform people of the benefits of company life insurance.</li> <li>• VidaCaixa invested in training and research within the sector by collaborating with the Fundación Auditorium and with the IESE Public-Private Research Centre.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Continue promoting studies and awareness raising concerning pension schemes and insurance.</li> <li>• Create a pension scheme blog on the Expansión.com website.</li> <li>• Dialogue with business and corporate stakeholders regarding corporate pension plans within the framework of corporate responsibility.</li> <li>• Sponsor and organise varying acts in order to promote and disseminate the concept of company life insurance.</li> </ul>
The presence of SegurCaixa Holding in society	Bring the Return project to maturity by carrying out new initiatives of a personal, environmental and social nature.  Commit to initiatives which contribute to improvement in corporate responsibility at SegurCaixa Holding.	<ul style="list-style-type: none"> <li>• 15 different projects were undertaken in 2009 in cooperation with 14 different social and environmental organisations.</li> <li>• SegurCaixa Holding became a signatory of the UN Global Compact.</li> <li>• The organisation pledged its support to the GAVI Alliance initiative and spearheaded the Business Alliance for Child Vaccination among SegurCaixa Holding corporate customers.</li> </ul>	<ul style="list-style-type: none"> <li>• Bolster employees’ involvement within the community through the Return project.</li> <li>• Make progress in responsible performance in accordance with the Principles contained in the Global Compact Global Compact. Prepare Progress Report.</li> <li>• Continue highlighting the social emphasis during the Group’s traditional Christmas gifting period.</li> </ul>

## The environment

Our commitment to the environment is one of the key aspects to corporate strategy at SegurCaixa Holding, this combined with the conduct of our employees, who are a vital part of this commitment.

	COMMITMENT 2008	PROGRESS MADE IN 2009		CHALLENGES FOR THE FUTURE
In favour of sustainability	Maintain and promote responsible energy consumption by introducing new initiatives.	<ul style="list-style-type: none"> <li>• Measurement of itemised carbon footprint.</li> <li>• 38% reduction in the number of printing stations.</li> <li>• Motion detectors and time-lapse pulse buttons are now used in all bathroom areas at Headquarters which contribute to optimising energy consumption.</li> <li>• Paper consumption was contained and even reduced by 1% compared to figures for 2008.</li> <li>• Water consumption was reduced by 10% compared with 2008.</li> </ul>	●	<ul style="list-style-type: none"> <li>• Research new measure to reduce itemised carbon footprint.</li> <li>• Continue implementing measures aimed at reducing energy consumption.</li> <li>• Promote the use of videoconferencing.</li> <li>• Carry out new campaigns and awareness raising exercises aimed at reducing emissions arising from employees commuting to and from work.</li> <li>• Reduce the number of printers and optimise every area which can influence and require paper consumption.</li> </ul>
	Improve waste treatment procedures.	<ul style="list-style-type: none"> <li>• Holding of another Seminar on Improving Office Outlook.</li> <li>• The volume of recycled paper used increased by 5% compared to 2008.</li> <li>• The amount of plastic recycled rose by 19% compared to 2008.</li> <li>• The volume of toner cartridges decreased due to changes made in printing systems to replace them with more efficient models.</li> <li>• The volume of batteries recycled increased by 100%.</li> <li>• 971 kg of WEEE materials was collected for recycling.</li> </ul>	●	<ul style="list-style-type: none"> <li>• Holding of another Seminar on Improving Office Outlook.</li> </ul>
	Strengthen communication of environmental awareness.	<ul style="list-style-type: none"> <li>• Promotion of a plan to encourage mobility in commuting to celebrate the inauguration of the new "City of Justice" in Barcelona.</li> <li>• Permanent articles regarding environmental issues in the <i>Área Informativa</i>, SegurCaixa Holding's in-house magazine.</li> </ul>	●	<ul style="list-style-type: none"> <li>• Continue policy of raising awareness among employees at SegurCaixa Holding.</li> </ul>
Procurement policies and environmental requirements for suppliers	Promote awareness raising among suppliers by way of new agreements and common awareness policy.	<ul style="list-style-type: none"> <li>• No notable progress was made last year apart from the existing measures to include a clause in compliance with current environmental legislation.</li> <li>• Maintain the relationship between customer satisfaction and allocation of contracts per supplier in the area of home insurance.</li> </ul>	●	<ul style="list-style-type: none"> <li>• The existing objective is to be upheld.</li> </ul>