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Summary of Indicators 2009



GRI G3 CONTENT

1 STRATEGY AND ANALYSIS		Page numbers
1.1	Statement from the most senior decision maker of the organization (e.g., CEO, Chairman or equivalent senior position) about the relevance of sustainability to the organization and its strategy.	5
1.2	Description of key impacts, risks, and opportunities.	9-22; 2009 Corporate Governance Report (93-94)
2 ORGANISATIONAL PROFILE		Page numbers
2.1	Name of the organisation.	Inside back cover
2.2	Primary brands, products, and/or services.	15; 29-30
2.3	Operational structure of the organisation, including main divisions, operating companies, subsidiaries, and joint ventures.	2009 Annual Report 8-9; 11)
2.4	Location of organisation's headquarters.	2009 Annual Report (8)
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	2009 Annual Report (9)
2.6	Nature of ownership and legal form.	2009 Corporate Governance Report (72)
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	2009 Annual Report (9)
2.8	Scale of the reporting organization, including: <ul style="list-style-type: none"> • Number of employees • Net sales (for private sector organizations) or net revenues (for public sector organisations) • Total capitalization broken down in terms of debt and equity (for private sector organizations) • Quantity of products or services provided. 	18; 46-47; 2009 Annual Report (2; 25-51)
2.9	Significant changes during the reporting period regarding size, structure, or ownership including: <ul style="list-style-type: none"> • The location of, or changes in operations, including facility openings, closings, and expansions and; • Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations) 	5
2.10	Awards received in the reporting period.	29; 33
3 REPORT PARAMETERS		Page numbers
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	2009
3.2	Date of most recent previous report (if any).	2008
3.3	Reporting cycle (annual, biennial, etc.).	Annual
3.4	Contact point for questions regarding the report or its contents.	Inside back cover
3.5	Process for defining report content, including: <ul style="list-style-type: none"> • Determining materiality; • Prioritising topics within the report; and • Identifying stakeholders the organization expects to use the report. 	8-9

3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers).	SegurCaixa Holding Group
3.7	State any specific limitations on the scope or boundary of the report.	There are no limitations to the scope or cover of the Report.
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	The perimeter of the Report is the SegurCaixa Holding Group.
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report.	8-9
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	There has not been any reformulation.
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	No changes have occurred with respect to previous years.
3.12	Table identifying the location of the Standard Disclosures in the report.	Table of indicators of GRI.
3.13	Policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, explain the scope and basis of any external assurance provided. Also explain the relationship between the reporting organization and the assurance provider(s).	86-88; Verification Report

4 GOVERNANCE, COMMITMENTS AND STAKEHOLDER ENGAGEMENT

Page numbers

4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	2009 Corporate Governance Report (73-76)
4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, their function within the organization's management and the reasons for this arrangement).	2009 Corporate Governance Report (73)
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	2009 Corporate Governance Report (73)
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	2009 Corporate Governance Report (83)
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	2009 Corporate Governance Report (85-88)
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	2009 Corporate Governance Report (77)
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	2009 Corporate Governance Report (83)
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	5

4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	2009 Annual Report (12-13); 2009 Corporate Governance Report (93-94)
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	2009 Corporate Governance Report (79-81; 93-94)
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	8-9
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	59-63
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: <ul style="list-style-type: none"> • Has positions in governance bodies • Participates in projects or committees • Provides substantive funding beyond routine membership dues • Views membership as strategic. 	61-63
4.14	List of stakeholder groups engaged by the organization.	8-9
4.15	Basis for identification and selection of stakeholders with whom to engage.	8-9
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	8-9
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	9

INFORMATION ON MANAGEMENT APPROACH

ECONOMIC SIZE		Page numbers
Economic Performance		2009 Annual Report (26)
Market Presence		2009 Annual Report (8-9; 26)
Indirect Economic Impacts		61-63
ENVIRONMENTAL SIZE		Page numbers
Materials		66-67
Energy		66
Water		66
Biodiversity	Indicator not applicable to the activities of SegurCaixa Holding, as it does not have facilities in protected spaces or in areas of biodiversity.	
Emissions, Effluents, and Waste		67
Products and services		66-67
Compliance		64-68
Transport		64-65
Overall		22

SOCIAL SIZE – Labour practices and descent work		Page numbers
Employment		46-47
Labour/Management Relations		48-50
Occupational Health and Safety		58
Training and Education		56-57
Diversity and Equal Opportunity		51-52
SOCIAL SIZE - Human rights		Page numbers
Investment and Procurement Practices		69-70
Non-discrimination		51-52
Freedom of Association and Collective Bargaining		52
Abolition of Child Labour	Given the area of activity of SegurCaixa Holding, neither risk activities nor operations were identified.	
Prevention of Forced and Compulsory Labour	Given the area of activity of SegurCaixa Holding, neither risk activities nor operations were identified.	
Complaints and Grievance Practices		49-50
Security Practices		58
Indigenous Rights	Indicator is not applicable to the activities of SegurCaixa Holding given that its insurance and social welfare activities are centred exclusively in Spain.	
SOCIAL SIZE - Society		Page numbers
Community		59-63
Corruption		25-27
Public Policy	Not applicable to activities of SegurCaixa Holding.	
Anti-Competitive Behaviour	No legal actions exist against SegurCaixa Holding for anticompetitive behaviour.	
Compliance		2009 Corporate Governance Report (93-94)
SOCIAL SIZE – Responsibility of the product		Page numbers
Customer Health and Safety		25-27
Product and Service Labelling		25-27
Marketing Communications		25-27
Customer Privacy		25-27
Compliance		25-27

GRI G3 INDICATORS AND FINANCIAL SECTOR SPECIFIC

GRI G3 Indicator	Type	Page numbers	Comments to the indicator
EC1 Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	C	52; 59-62; 2009 Annual Report (2; 99-100; 161; 169)	
EC2 Financial implications and other risks and opportunities for the organization's activities due to climate change.	C		There are no direct financial consequences in the short term for the activities of SegurCaixa Holding Group due to climate change.
EC3 Coverage of the organization's defined benefit plan obligations.	C	53-54; The entry for salaries includes compensations, incentives and renting while the Others entry includes Restaurant vouchers, life and health policies and other fringe benefits.	
EC4 Significant financial assistance received from government.	C		No subsidies were received in 2009.
EC5 Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	A	58	
EC6 Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	C	69-70	
EC7 Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation.	C		In SegurCaixa Holding there are no specific processes to locally hire any top managers.
EC8 Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement	C		There are no investments in infrastructure nor services rendered for the public benefit derived from commercial commitments.
EC9 Understanding and describing significant indirect economic impacts, including the extent of impacts.	A	61-63	

ENVIRONMENTAL PERFORMANCE INDICATORS		Type	Page numbers	Comments to the indicator
EN1	Materials used by weight or volume.	C	66-68	
EN2	Percentage of materials used that are recycled input materials.	C	66-68	
EN3	Direct energy consumption by primary energy source.	C	66-68	
EN4	Indirect energy consumption by primary source.	C	67	
EN5	Energy saved due to conservation and efficiency	A	66-68	
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	A	66-68	
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	A	66-68	
EN8	Total water withdrawal by source.	C	66	
EN9	Water sources significantly affected by withdrawal of water.	A	Indicator not applicable to the activities of SegurCaixa Holding.	
EN10	Percentage and total volume of water recycled and reused.	A	Indicator not applicable to the activities of SegurCaixa Holding.	
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	C	Indicator not applicable to the activities of SegurCaixa Holding, as it has no facilities in areas of high biodiversity value or protected areas.	
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	C	Indicator not applicable to the activities of SegurCaixa Holding, as it has no facilities in areas of high biodiversity value or protected areas.	
EN13	Habitats protected or restored.	A	Indicator not applicable to the activities of SegurCaixa Holding.	
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	A	Indicator not applicable to the activities of SegurCaixa Holding	

EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	A	Indicator not applicable to the activities of SegurCaixa Holding
EN16	Total direct and indirect greenhouse gas emissions by weight.	C	66-68
EN17	Other relevant indirect greenhouse gas emissions by weight.	C	66-68
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	A	65-68
EN19	Emissions of ozone-depleting substances by weight.	C	Indicators not applicable to SegurCaixa Holding, as no significant emissions of destructive substances for the ozone layer are produced.
EN20	NO, SO, and other significant air emissions by type and weight.	C	Indicator not applicable to SegurCaixa Holding, given the low level consumption of fossil fuels.
EN21	Total water discharge by quality and destination.	C	66
EN22	Total weight of waste by type and disposal method.	C	68
EN23	Total number and volume of significant spills.	C	Indicators not applicable to SegurCaixa Holding, given that during 2009 no such spillages occurred.
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	A	Indicator not applicable to the activities of SegurCaixa Holding
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	A	Indicator not applicable to the activities of SegurCaixa Holding
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact.	C	65-68
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.		Indicators not applicable to SegurCaixa Holding, as it only markets insurance and social welfare products.

EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	C		During the previous reporting period of 2009, SegurCaixa Holding did not receive any fines or sanctions related to the fulfilment of the environmental regulation.
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	C		Indicator not applicable to the activities of SegurCaixa Holding
EN30	Total environmental protection expenditures and investments by type.	A	68	

SOCIAL PERFORMANCE INDICATORS		Type	Page numbers	Comments to the indicator
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LABOUR PRACTISES				
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LA1	Total workforce by employment type.	C		46-47
LA2	Total number and rate of employee turnover by age group.	C		47
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees.	A		52-53
LA4	Percentage of employees covered by collective bargaining agreements.	C		52
LA5	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements.	C		52
LA6	Percentage of total workforce represented In formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	A		58
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work related fatalities by region.	C		58. There were no deaths.
LA8	Education, training, counselling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	C		58
LA9	Health and safety topics covered in formal agreements with trade unions.	C		58
LA10	Average hours of training per year per employee by employee category.	C		56-57
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	A		56-57

LA12	Percentage of employees receiving regular performance and career development reviews.	A	53-55
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	C	46-47
LA14	Ratio of basic salary of men to women by employee category.	C	51; salary ratio is 1
SOCIAL PERFORMANCE INDICATORS			
		Type	Page numbers
HUMAN RIGHTS			
HR1	Percentage and overall number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	C	41-42
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	C	No information is available given that there are no procedures at present for that end, although it is foreseen to have an evaluation method in the future.
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	C	The corporate values and Code of Ethics of Group SegurCaixa Holding contemplate honesty, respect and human rights of individuals and stakeholders.
HR4	Total number of incidents of discrimination and actions taken.	C	In 2009 there were no incidents in SegurCaixa Holding Group concerning discrimination.
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	C	The SegurCaixa Holding Group did not identify any situations of risk in this sense.
HR6	Operations identified as having significant risk for incidents of child labour, and measures taken to contribute to the elimination of child labour.	C	Given the scope of action of SegurCaixa Holding, neither activities nor operations of risk were identified.
HR7	Operations identified as having significant risk for incidents of forced or compulsory labour, and measures to contribute to the elimination of forced or compulsory labour.	C	Given the scope of action of SegurCaixa Holding, neither activities nor operations of risk were identified.
HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	A	The corporate values of Group SegurCaixa Holding contemplate honesty, respect and human rights of individuals and stakeholders.
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	A	Indicator not applicable to activities of SegurCaixa Holding, as insurance and social welfare activity centres exclusively on the Spanish market.

SOCIAL PERFORMANCE INDICATORS		Type	Page numbers	Comments to the indicator
SOCIETY				
SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	C	59-63	
FS13	Access points in low-populated or economically disadvantaged areas.	C	28	
FS14	Initiatives to improve access to financial services for disadvantaged people.	C	28	
SO2	Percentage and total number of business units analysed for risks related to corruption.	C	2009 Corporate Governance Report (93-94)	
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	C	25-27	
SO4	Actions taken in response to incidents of corruption.	C	2009 Corporate Governance Report (94)	
SO5	Public policy positions and participation in public policy development and lobbying.	C	SegurCaixa Holding does not take a stance regarding participation in policy development and lobbying.	
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	A	No such contributions exist.	
SO7	Total number of legal actions for anticompetitive behaviour, anti-trust, and monopoly practices and their outcomes.	A	There are no open procedures against SegurCaixa Holding Group for anti-trust practices.	
SO8	Valor monetario de sanciones y multas significativas y número total de sanciones no monetarias derivadas del incumplimiento de las leyes y regulaciones.	C	No such significant fines, sanctions or non-compliance took place.	

SOCIAL PERFORMANCE INDICATORS		Type	Page numbers	Comments to the indicator
SOCIAL PERFORMANCE INDICATORS: PRODUCT RESPONSIBILITY				
FS15	Policies for fair design and sale of financial products and services.	C	25-29	
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	C	25-31	
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	A		No such significant fines, sanctions or non-compliance took place.
PR3	Type of product and service information required by procedures and percentage of significant products and services subject to such information requirements.	C	25-27	
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling, by type of outcomes.	A	25-27	
FS16	Initiatives to enhance financial literacy by type of beneficiary.		28	
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	A	33-40	
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	C	25-27	
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	A		No such significant fines, sanctions or non-compliance took place.
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	A	25-27	
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	C		No such significant fines, sanctions or non-compliance took place.

C Core GRI G3 Indicator

A Additional GRI G3 Indicator

N/D No data is available for this Indicator

N/A Indicator which is not applicable or of little relevance to activities of SegurCaixa Holding Group.

PRODUCT AND SERVICE IMPACT

FINANCIAL SERVICES SECTOR SPECIFIC DISCLOSURE ON MANAGEMENT APPROACH

		Type	Page numbers	Comments to the indicator
FS1	Policies with specific environmental and social components applied to business lines.	C	64-68	
FS2	Procedures for assessing and screening environmental and social risks in business lines.	C	64-68	
FS3	Processes for monitoring customers' implementation of and compliance with environmental and social requirements included in agreements or transactions.	C	41	
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	C	64-68	
FS5	Interactions with customers/investees/business partners regarding environmental and social opportunities.	C	41; 64-68	

PRODUCT PORTFOLIO MANAGEMENT INDICATORS

FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	C	25	
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	C	2009 Annual Report (26)	
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	C	2009 Annual Report (26)	

AUDIT PROCEDURE MANAGEMENT INDICATORS

FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	C	64-68	
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ACTIVE OWNERSHIP MANAGEMENT INDICATORS

FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues.	C	2009 Annual Report (26-28)	
FS11	Percentage of assets subject to positive and negative environmental or social screening.	C	SegurCaixa Holding did not identify significant environmental or social risk within its investment portfolio.	
FS12	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting.	C	2009 Corporate Governance Report (80)	

UNITED NATIONS GLOBAL COMPACT	Page numbers	GRI Indicators
HUMAN RIGHTS		
Companies must support and respect the protection of international human rights, within their scope of influence.	The corporate values and Code of Ethics of Group SegurCaixa Holding contemplate honesty, respect and human rights of individuals and stakeholders.	HR1, HR2, HR3, HR4, HR8
Companies must assure they are not involved in or party to any human rights violations.	The corporate values and Code of Ethics of Group SegurCaixa Holding contemplate honesty, respect and human rights of individuals and stakeholders.	HR1, HR2, HR3, HR4, HR8
LABOUR		
Companies must defend freedom of association and collective bargaining.	52	HR5, HR6, HR7, HR9, LA (1 to 14)
Companies must prevent forced and compulsory labour.	51-52	HR5, HR6, HR7, HR9, LA (1 to 14)
Companies must work towards the abolition of child labour.	The corporate values and Code of Ethics of Group SegurCaixa Holding contemplate honesty, respect and human rights of individuals and stakeholders.	HR5, HR6, HR7, HR9, LA (1 to 14)
Companies must promote non-discrimination regarding work and employment.	51-52	HR5, HR6, HR7, HR9, LA (1 to 14)
ENVIRONMENTAL		
Companies must support a policy of precaution regarding environmental challenges.	64-65	EN (1 to 30)
Companies must undertake initiatives to promote environmental responsibility.	64-65	EN (1 to 30)
Companies must advance the development and promotion of environmentally friendly technologies	68	EN (1 to 30)
ANTI-CORRUPTION		
Companies must fight all forms of corruption, including blackmail and bribery.	The corporate values and Code of Ethics of Group SegurCaixa Holding contemplate honesty, respect and human rights of individuals and stakeholders.	SO (2 to 8)